

Social Security Programs Throughout the World – 1991

U. S. Department of Health and Human Services
Social Security Administration
Office of International Policy

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Message From the Commissioner

Nearly 100 years ago, in February 1893, President Benjamin Harrison transmitted to the United States Congress a special report from the Commissioner of Labor. The primary focus of this 370-page document was a description of the system of compulsory social insurance that Germany had implemented 4 years earlier to combat "economic insecurity."

Interest in the social security programs and program applications of other nations has a long history in the United States. International social security research is a tool that the Social Security Administration uses in its continuing effort to improve its programs for the aged, the infirm, and those who have lost a family breadwinner.

The biennial report, *Social Security Programs Throughout the World*, is a major product of this research. The current edition contains detailed information on the social security systems in effect on January 1, 1991 in more than 140 countries.

Monumental political changes have taken place in Europe and elsewhere since the January 1, 1989, report appeared. New nations have been born and old nations have reasserted their independence. In virtually all of these countries, and also in many developing nations, governments are searching for ways to adapt existing social security programs to new political, economic, and social realities. Policymakers in these countries and others involved in social research should find this report and its overview of the extensive social security experience around the globe quite useful.

Experts tell us that we are approaching the "global century."

With free trade and the free movement of labor across national borders, markets are expected to expand substantially. To remain competitive, business increasingly must serve global markets, and approach business problems from a world-wide perspective. Companies are finding that up-to-date, reliable information on international human resource management practices and labor issues, including benefits and costs of social security programs, is indispensable. For this reason, they also will find *Social Security Programs Throughout the World* to be a valuable reference tool.

Regular users of this report will observe a change in its format. With the increasing sophistication and breadth of social security provisions in a growing number of countries, the grid layout in use since 1958 became too confining for the vast amount of information available. The columnar layout adopted in the current edition more readily accommodates new and expanding data. We trust our friends in the international social security community will find the report even more useful in its new format.

The report could not have been completed without the cooperation of organizations and individuals too numerous to mention. The International Social Security Association (ISSA), through its Annual Survey of Developments and Trends sponsored by the U.S. Social Security Administration, has been the primary source of information. Special recognition must also be extended to officials of U.S. embassies around the world, and to the numerous national institutions that responded to the ISSA survey.

The Commissioner of Labor's report a century ago indicated a clear awareness that success in promoting social and economic welfare could not be achieved through narrow introspection. *Social Security Programs Throughout the World* demonstrates our resolve to continue looking outward toward the international community for new ways to maintain and improve our own Social Security program.

Gwendolyn S. King

Commissioner of Social Security
Department of Health and Human Services
United States of America

Foreword

The Social Security Administration is pleased to present the 20th edition of *Social Security Programs Throughout the World* (SSPTW). This is the latest in a series that dates back to 1937.

The current edition appears in a new format that we hope will make the publication easier to use and also facilitate future production of the report. We have abandoned the traditional two-page grid format of earlier editions in favor of a more condensed layout. The result is a volume that is less bulky despite the fact that it contains information on 146 countries—one more than the last edition.

Keeping pace with a rapidly changing world has always been a challenge for those responsible for producing SSPTW. Major political and social changes in Central and Eastern Europe have magnified that task for the 1991 edition. The report includes a single country summary reflecting the reunification of Germany (but taking into account transitional provisions applicable in former East German territory). It also describes new unemployment insurance programs in Poland, Czechoslovakia, Hungary and Romania that were established to address social and economic realities in those countries. The emergence of 15 independent republics in place of the former Soviet Union will no doubt offer new challenges as we look to the next edition of this publication.

In other parts of the world, particularly in Latin America, social security policy-makers have considered the possibility of privatizing at least part of their social security programs along the lines of the 11-year old Chilean system of mandatory private pension accounts

and group disability and survivors insurance. In Western Europe and Japan, this has been a time for reevaluating and adjusting social security to address the needs of aging populations.

Persistent migration from rural to urban areas and from developing to developed countries, coupled with high unemployment and other economic problems, have continued to retard the development of social security in other parts of the world. Particularly in parts of Africa, the economic devastation has been so severe that social security programs are no longer fully functional, although the basic social security structure or statutes may still be in place.

This report was prepared under the general and editorial supervision of Lois Copeland, Director of the former International Studies and Organizations Staff, and Paul Butcher, Acting Chief of the International Studies Branch, Division of International Program Policy and Agreements, Office of International Policy, and the immediate supervision of Leif Haanes-Olsen. The following staff members assisted in the preparation of the report: Lenore Barkan, G. Ricardo Campbell, Alexander Estrin, Barbara Kritzer, Lillian Liu, Concepción McNeace, Peter Puidak, and Joseph Simanis.

The following individuals from the Office of Public Affairs were instrumental in designing the new page format and adapting the report to the requirements of desk-top publishing: Javier Bustamante, Office of Information; Eva Allen, Visual Graphics Staff; and Diane Green, Office of Information.

Barbara Kritzer, International Studies Branch, was responsible for technical production of the report, with assistance from Mary Davis, Rebecca Flowers, and Concepción McNeace.

We wish to express our appreciation to the numerous individuals and organizations who contributed to this report. Included, in particular, are the U.S. foreign service personnel who, on several occasions, provided data unavailable from any other source, and the International Social Security Association, which continued the same unfailing support it has given for many years.

James A. Kissko

Director
Office of International Policy

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Guide to Reading the Country Summaries

This Research Report highlights the principal features of social security systems throughout the world. The term “country” is used in this report to indicate not only independent states recognized by the U.S. Government, but also certain other geographical entities such as Bermuda, Hong Kong, and Taiwan. A few political jurisdictions have been excluded because of lack of data. About a dozen countries either have no social security system or have issued no information regarding social security legislation. The current report includes 146 countries and territories.

The data reported here are based on laws, implementing decrees, and regulations in force at the beginning of 1991. However, for a few countries where major changes were enacted in 1990, but not brought into force until early in 1991, the main provisions of such changes have been included here. In order to determine if any subsequent changes have occurred, the reader might wish to consult the most recent legislation of the respective countries.

In the period following January 1, 1991, many sweeping changes took place in the political and economic landscape of Eastern Europe. Virtually all the countries in that region, both new and old, sought to transform their command economies into free market variants. In doing so, they faced the twin problems of unemployment and inflation. In an effort to improve the social safety net for their citizens, they introduced unemployment insurance programs. Other important changes were also initiated, particularly in the indexing of benefit levels to wage and price inflation. However, policymakers were in general agreement that further

revisions were necessary, even though new approaches were complicated by shrinking revenues and growing needs. In some cases the actual implementation of legislation may be at variance with the law itself. In other cases, the legislation, although enacted, is not yet in effect.

In assembling the significant legislative and administrative changes that have occurred during the past 2 years, the staff used various sources. Much of the information was received through the Annual Survey on Developments and Trends conducted by the International Social Security Association (ISSA) under the sponsorship of the United States Social Security Administration. (For a listing of the particular countries that responded to the Survey, see page xxv.) Appreciation is expressed to the ISSA for providing comprehensive source material as well as details on legislative changes.

Among the other sources utilized were official publications, periodicals, and other documents either received directly from social security institutions in many of the countries, from foreign embassies, or obtained through the Law Library of the Library of Congress. Information and documentation transmitted by Labor Reporting Officers stationed at American Embassies abroad have been invaluable. Other important sources of information include the International Labor Office and other international organizations such as the Permanent Inter-American Social Security Committee, the Organization of American States, the Organization for Economic Co-operation and Development, and the European Communities, as well as foreign social security officials abroad, and

social security experts in the United States.

The country summaries show each system's major features and are arranged to facilitate intercountry comparisons. Separate programs in the public sector and specialized funds for such groups as agricultural workers, collective farmers, or the self-employed—particularly in professional fields where these groups may be covered by separate systems—have not been described in any detail in this report. Because the legal provisions applying to social security are necessarily quite intricate, it is not possible to include many technical details in a general survey of this kind.

Private employers or individual benefit arrangements are not described in any detail, even though such arrangements may be mandatory in some countries such as France, Chile and Finland, or available as alternatives to statutory programs as in the United Kingdom.

The country summaries also do not refer to international social security agreements that may be in force between two or more countries. These agreements may modify coverage, contribution, and benefit provisions of national laws summarized in the country summaries. The United States currently has agreements of this kind in effect with 13 countries, and agreements with 3 additional countries are pending.

Since the summary format requires brevity, technical terms have been developed and are applied to all programs. This terminology, created for conciseness as well as comparability, may differ from national concepts or usages.

Format of Program Summaries

The 1991 edition of *Social Security Programs Throughout the World* inaugurates a new format for the program summaries. Instead of the former two-page grid chart, a columnar format has been substituted. A major advantage of the new layout is that the amount of space may be adjusted for each country as needed, according to the amount of information available. The information on each country's social security system is divided into the major social security branches: (1) old-age, disability, death; (2) sickness and maternity; (3) work injury; (4) unemployment; and (5) family allowances. Each branch, in turn, is subdivided into: coverage; source of funds; qualifying conditions; benefits; and administrative organization. Below each branch heading are the dates of basic laws and the types of programs. These involve two concepts—the first law and the current law. Neither is easy to define, particularly on an internationally comparable basis. Even within individual countries there is often disagreement as to the first time a basic law was passed.

In older systems, the social security programs were usually developed over a long period. Initially, there may have been only an employer-operated arrangement, mutual benefit insurance, or other mechanisms, dating back in some instances to the Middle Ages. As early as the beginning of the 19th century, laws began to evolve in some countries to govern certain aspects of social security. Eventually, in order to consolidate earlier piecemeal efforts, a particular program was codified for the first time for an industry or for the country as a whole, almost always on a compulsory basis.

Many of today's countries did not exist as independent nations when the current social security programs were created. In some of these countries,

certain provisions originating long before independence may still be in effect. These are listed as the first laws, unless entirely new programs have been established since independence, in which case the latter are shown as the first laws.

In this report, the "first law" usually denotes the first consolidated compulsory legislation extending protection against a specific risk to a substantial segment of the salaried labor force on an industry-wide or nationwide basis, rather than to earlier laws that may have covered a particular occupational group such as seamen, miners, bank employees, and so forth.

The concept of "current law" is not always clear, and certainly is not the same in all countries. In general, the current law is that piece of major legislation that set up the present program. Although the laws are continually being amended, the structure, the framework, and even the basic features are often still the same. However, when new legislation fundamentally changes the system, the summaries reflect this fact by showing it as the current law.

The principal types of programs are designated by name under each main heading (e.g., employment-related, employer-liability, means-tested, universal, and provident fund systems). Major aspects of these systems are discussed under **Types of Programs Covered** below.

The value of each country's currency in relation to the U.S. dollar is shown under the first heading. The values are based on U.S. Department of the Treasury Reporting Rates of Exchange, effective as of December 31, 1990.

Major population groups covered by the program are indicated in the second subheading, "Coverage," which also lists those groups specifically excluded. (The items "covered" and "insured" are used synonymously in this report.) Many national social security systems include two or more programs that

cover the same risks but apply to different population or occupational groups. Where this is the case, the summaries detail only the basic program applying to the largest group, usually those employed in industry and commerce.

The existence of special programs (such as programs for public employees, railroad employees, miners, seamen, agricultural employees, and the self-employed) is noted. Provisions for the special categories of workers involved are often basically similar to those of the general system. In some cases, however, they differ widely. Space limitations make it impossible to detail these complex systems.

Sources for financing each program, as well as contribution rates and ceilings on earnings subject to contributions, are summarized under "Source of Funds." Where an earnings ceiling applies to both contributions and benefits, this fact is also noted.

On the other hand, earnings ceilings apply that only for the computation of cash benefit amounts are noted in the sections that describe those benefits. Qualifying conditions that must be satisfied before benefits become payable are summarized under "Qualifying Conditions."

Types of formulas and the duration of benefits are covered under "Benefits" within each of the five programs. Other "benefits" aspects include: cash benefits payable to the worker; permanent disability benefits; medical benefits for workers; survivor, medical, and other benefits for dependents.

Finally, the administrative organization of each program is summarized. In many instances, social security is administered by a single agency; in others, protection may be provided by several funds or institutions, each covering a different risk or occupational group. The agencies responsible for supervision and administration are identified under "Administrative Organization." (A more detailed description of

organization and administration will be found under **Types of Programs Covered** below.)

Each country summary begins with programs dealing with the contingencies of **old-age, disability, and death**. Benefits provided upon the occurrence of these risks ordinarily take the form of pensions payable for life, or at least for a considerable number of years; hence, they are usually referred to as benefits for long-term risks (as distinct from short-term risks such as temporary incapacity resulting from sickness and maternity, work injury, or unemployment, which are dealt with under their respective headings). Ordinarily, these programs are administered jointly and have a pooled source of financing as well as interrelated qualifying conditions and benefit formulas.

The national laws summarized under **Old-Age, Disability, and Death** include those that provide pensions or lump-sum payments to help replace the income loss resulting from old age itself or from permanent retirement. Such benefits are usually payable only on attainment of a specified age. Some countries condition the receipt of benefits on complete or substantial retirement from gainful work; others pay a pension at a certain age, whether workers retire or not.

The second type of long-term risk for which pensions are provided under social security programs is disability (referred to in some countries as "invalidity.") This may be generally defined as permanent or long-continuing and more or less total disablement resulting from a non-occupational injury or disease. (Disability caused by a work injury or occupational disease is usually compensated under a separate benefit program rather than under the general disability provisions; these benefits are dealt with under **Work Injury**.)

The third type of pensions listed are those payable to dependents of insured workers or pensioners who

die. (Pensions for survivors of work-accident victims are usually provided under a separate program, **Work Injury**.)

The second major heading of each country summary deals with programs concerning the risks of **sickness and maternity**. Included are those providing one or more of the following: (1) cash benefits to replace wages lost as a result of relatively short-term sickness or injury of nonoccupational origin, (2) cash benefits to replace wages lost during maternity leave, and (3) medical benefits or services provided in the event of either of these contingencies. (Again cash benefits and medical care provided during temporary disability resulting from a work injury or occupational disease are shown under **Work Injury**.)

One reason for grouping in a single branch the several kinds of benefits shown together under "Sickness and Maternity" is that each deals in one way or another with the risk of temporary incapacity. Moreover, in most instances where such benefits are provided, all of them are usually furnished as part of a single system with common financing and administration. Most countries provide medical care services for sickness and maternity as an integral part of the health insurance system and link these services directly with the provision of cash benefits. (In some instances, maternity cash grants are covered under family allowance programs.) Occasionally, however, medical-care services are provided under a public health program, independent of the social insurance system. Where this dual approach is followed, it has been indicated in the summaries.

The third major heading of the country summaries concerns programs that provide benefits in the event of incapacity or death caused by an employment-related work injury or by an occupational illness. Programs of this branch usually furnish both short- and long-term benefits, depending on

the duration of the incapacity compensated as well as the age of survivors eligible for benefits. Work-injury benefits nearly always include both cash benefits and medical services. Most countries maintain more or less separate work-injury benefit programs that are not directly linked with other social security measures. In some countries, like Spain, however, work-injury benefits are paid under special provisions of the general social security programs. Both types of programs are dealt with under **Work Injury**.

The fourth heading of the summaries lists benefit programs protecting persons against the risk of **unemployment**. In some countries, these programs are completely independent of other social security measures and often closely linked with the employment services. In others, the unemployment programs are included with social security measures covering other risks, although the employment services may continue to verify unemployment and assist in seeking new jobs for claimants and beneficiaries.

The fifth and last heading of each country summary concerns **family allowances**. The general purpose of such programs is to provide an additional source of income for families with young children in order to meet at least part of the added costs required for their maintenance. These programs are sometimes closely integrated with other social security measures; in other instances, they are entirely separate.

Types of Programs Covered

The term "social security" in the context of this report refers to programs established by government statutes that insure individuals against interruption or loss of earning power, and for certain special expenditures arising from marriage, birth, or death. Allowances to families for the

maintenance of children are also included in this definition.

Protection of the insured person and the person's dependents usually is extended through one or both of the following methods: In the form of a cash payment to replace at least a portion of the income lost as the result of old age, disability, and death; sickness and maternity; work injury; or unemployment; or in the form of services, primarily hospitalization, medical care, and rehabilitation. Measures providing cash benefits against loss of income are usually referred to as "income-maintenance" programs, while programs that finance or provide direct services to insured persons are referred to as "benefits in kind."

In terms of coverage, three broad approaches can be identified among the various methods used to provide cash benefits under income-maintenance programs, namely, employment-related, universal, and means-tested systems. Under the first two, the insured, dependents, and survivors can claim benefits as a matter of right; means-tested benefits are determined based on an administrative comparison of a person's income or resources against a standard measure.

Employment-related systems generally base eligibility for pensions and other periodic payments directly or indirectly on length of employment or self-employment or, in the case of family allowances and work injuries, on existence of the employment relationship itself. The amount of individual pensions (long-term payments, primarily) and other periodic payments (short-term) in the event of unemployment, sickness, maternity, or work injury is usually related to the level of the worker's earnings before any of these contingencies caused earnings to cease. Such programs are financed entirely or largely from special contributions (usually a percentage of earnings) by employers, workers, or

both, and are in most instances compulsory for expressly defined categories of workers and their employers. In this report, such systems are referred to as **social insurance systems**.

A few of these systems permit voluntary affiliation of workers, especially the self-employed. In some instances, the government subsidizes such programs to encourage voluntary participation.

The government is, of course, the ultimate guarantor of all benefits. In a substantial number of countries, it participates in the financing of employment-related as well as other social security programs. The government may: a) contribute through an appropriation from general revenues based on a percentage of total wages paid to insured workers; b) cover part or all of the cost of a particular program; or c) pay a subsidy to make up any deficit of an insurance fund. Occasionally, the government pays the contributions for low-paid workers. These arrangements are separate from obligations the government may have as an employer under systems that cover government employees. Social security contributions and other income are kept in a separate fund and are shown as a separate item in government accounts. (For further details on the government's role in social security financing, see "Source of Funds" under **Old-Age, Disability, and Survivor Programs**.)

Universal or "demogrant" programs provide flat-rate cash benefits to residents or citizens, without consideration of the recipient's income, employment, or means. Usually financed from general revenues, these benefits are often universal in application for persons who have been residents for a required number of years. These programs may include old-age pensions for persons over a certain age; pensions for disabled workers, widows, widowers, and orphans; and

family allowances. Most social security systems incorporating a universal pension program also have a second-tier earnings-related program. Some universal programs are financed in part by contributions from workers and employers, even though they receive substantial support from general income taxes.

Means-tested programs establish eligibility for benefits by measuring individual or family resources against a standard usually based on subsistence needs. Benefits are limited to needy or low-income applicants, generally after an investigation of current income, resources, and needs. Such "social assistance" approaches to social security border on welfare programs in the wider sense. The size and type of benefits are determined in each individual case by administrative decision within the framework of the law.

The specific character of means, needs, or income tests, as well as the weight given to family resources, differ considerably from country to country. Various referred to as social pensions, equalization payments, and other similar names, such programs traditionally are financed primarily from general revenues.

Means-tested systems now constitute the sole or principal form of social security in only a few countries and territories. Sometimes they have been replaced by contributory programs linked with income-related benefits. In addition, means- or income-tested programs are in many cases administered by social insurance agencies. These programs apply to persons who are not in covered employment, or whose benefits under employment-related programs, together with other individual or family resources, are inadequate to meet subsistence or special needs. Sometimes, means-tested programs are administered on the national level, but more often they are administered locally.

The following procedure is used in this report in outlining national means-tested programs: Where such programs supplement an employment-related benefit, the existence of a means-tested program is generally noted, but no details concerning it are given. Where a means-tested program represents the only or principal form of social security for a given branch, however, a number of details are noted.

Other approaches. Two other types of programs are included in some of the country summaries, namely, publicly operated **provident fund** and **employer-liability** programs.

Public **provident funds**, which exist primarily in developing countries, are essentially compulsory savings programs in which regular contributions withheld from employees' wages are matched by their employers. These joint contributions are set aside to the credit of each employee in a special fund. They are held there for later repayment to the worker (as a rule in a single lump sum with accrued interest) when defined contingencies occur, although in a few cases the beneficiary can opt for a pension, or pensions are provided for the survivors.

Under **employer-liability** systems, workers are usually protected through labor codes whereby affected employers are required to provide specified payments or services directly to their employees whenever a particular risk materializes. Such laws variously require the payment of lump-sum gratuities to aged or disabled employees; provision of medical care, paid sick leave, or both; payment of maternity benefits or family allowances; provision of temporary or long-term cash benefits and medical care in the case of a work injury; and payment of severance indemnities in the case of dismissal. This approach does not involve any

pooling of risks, since the liability for payment is placed directly on each employer. Individual employers may insure themselves against the liability imposed upon them by law, and some national laws make such insurance compulsory. **Organization and administration.** Social security programs may be administered by a government department or may be under its general supervision.

Alternatively, separate agencies may have been created by law for this purpose, with varying degrees of autonomy, subject only to indirect or nominal government supervision. Such institutions are governed by boards that are frequently "tripartite," i.e., composed of representatives of employers, employees, and the government. Because of their autonomous nature, these institutions have broad authority to develop legislative policies, collect payroll taxes, prepare budgets, and disburse benefit payments.

In still other instances, unified social security programs may be administered by one agency. Generally, however, different ministries or institutions may be responsible for the various branches of social security. For example, a Health and Welfare Ministry may have jurisdiction over pensions and health programs under social security; a Labor Ministry may be concerned with work injuries and unemployment insurance.

Because those served by a social security institution are usually dispersed in various regions of the country, a certain degree of decentralization is prevalent. In many cases, the responsibility for determining eligibility for benefits and services is delegated to local or regional offices, or even to local civic or labor committees. The system then guarantees the insured person the right to appeal to an independent body any administrative decision regarding benefit eligibility or amounts.

Old-Age, Disability, and Survivor Programs

The summaries show some form of old-age, disability, and survivor benefit programs in 138 countries. All fall under one or more of the categories previously described — universal, employment-related, or means-tested systems, and provident funds.

Coverage. The extent of social security coverage in a given country is determined by the kind of system, sometimes the age of the system, and the degree of industrialization. A program may provide coverage for the entire country or it may be limited to wage and salary workers in the capital city and perhaps in several provinces. The gradual extension of social security on a geographic basis is a policy proposed especially in Latin America and Southeast Asia.

In principle, universal (or "demogrant") social security systems cover the entire population for the contingencies of old-age, disability, and survivorship. A person may have to meet certain minimum conditions, such as permanent or long-term residence. Citizenship may also be required. Where residence in the country is the only requirement, a full universal benefit may only be payable after some lengthy period. In Canada, for example, 40 years' residence as an adult is required to receive the full universal old-age pension. In many countries, aliens are excluded from benefits unless there is a reciprocal agreement with the country of which they are nationals.

In the case of employment-related benefits, the extent of coverage of the total labor force frequently depends on the age of the system. Among older systems, the historical pattern was usually to provide coverage first to government employees and members of the Armed Forces, and then to workers in industry and commerce. Under most systems, coverage was eventually extended to practically all wage earners and salaried employees

through a general system. However, public employees, including military personnel and civil servants, teachers, and employees of public utilities, corporations or monopolies are still covered, in many countries, by separate systems.

Special systems were also often set up for certain employees in the private sector, such as those in mining, railways, banking, and maritime activities. Qualifying conditions and benefits under these special or separate systems are often more liberal than under the general system. The risk involved in an occupation, its strategic importance for economic growth, the economic and political strength of trade unions, as well as other factors, have had a role in shaping the type and size of benefits offered by the particular program.

Economically weak groups, such as family workers, domestics, and dayworkers, and groups for whom social security programs might be considered difficult to administer, like agricultural workers and the self-employed were often initially excluded from coverage. In recent years, however, the trend has been either to cover these groups under separate funds or to bring them under the general system. Even the nonemployed may now be covered. In the United Kingdom, the nonemployed are defined as persons not currently in the labor force, but making voluntary contributions at a specified level, thus maintaining their right to an eventual pension. Some systems also provide voluntary coverage for housewives who leave the labor force temporarily to have children or permanently to raise a family, or for self-employed persons not covered by a mandatory program. Some industrial countries with younger programs, such as Switzerland and the United States, have built up a unified national program, bypassing the establishment of separate industrial or agricultural funds.

Most developing countries have extended coverage gradually over a period of years. Particularly in the early stages of development, a large part of the population may still be living in a predominantly noncash, extended-family, or tribal type of economy. In such cases, as during the first stages of social security development in industrial countries, primarily the wage and salary workers are covered against loss of income due to old age and, less often, disability.

Most provident funds provide coverage for wage and salary workers in the government and private sector. A few have exclusions based on the worker's earnings or the size of the firm. Pension or provident funds that exclude employees with earnings above a certain level from compulsory coverage may in some cases give them the option to affiliate or continue to participate voluntarily.

Finally, some European countries have moved significantly to equalize the right to survivor benefits for husbands and wives. Thus, Austria passed legislation in the early 1980's for gradual implementation of equal rights. Denmark, in 1985, went even further by combining survivor and disability insurance into one pension only, based on a means test and made equally available to all applicants, whether male or female. In Sweden, the widow's pension was replaced by a survivor pension affecting spouse or cohabitant, again without regard to a person's sex.

Source of Funds. There are normally three sources of revenue for financing old-age, disability, and survivor programs: a percentage of covered wages or salaries paid by the worker; a percentage of covered payroll paid by the employer, and a government contribution.

Almost all pension programs under social insurance (as distinct from provident funds or universal systems) are financed from at least two of these sources. About half of them have tripartite financing, deriving their

funds from all three sources. Among those with bipartite financing, employer-employee contributions are the norm. These contributions are usually related to earnings, the amount levied being determined by applying a fixed percentage to the salaries or wages of covered individuals up to a certain maximum. This percentage may be the same for both employer and employee, although in most cases the employer pays a larger share.

The government's contribution may be derived from general revenues or, less frequently, from special earmarked or excise taxes (for example, a tax on tobacco, gasoline, or alcoholic beverages). It may be used in different ways—to defray a portion of all expenditures (such as the cost of administration), to make up deficits, or even to finance the whole cost of a program. Subsidies may be provided in the form of a lump sum or an amount to make up the difference between receipts from employer-employee contributions and the total cost of the system. A number of countries with social insurance systems reduce or, in some cases, eliminate contributions for the lowest-paid wage earners, with their benefits financed entirely from general revenues or (sometimes) by the employer.

The rate of contribution as apportioned between the sources of financing may be identical or progressive, increasing with the size of the wage, or changing according to wage class. Where universal and earnings-related systems exist side by side, and the universal benefit is not financed entirely by the government, separate rates may exist for each program. In other instances, flat-rate weekly contributions may finance basic pension insurance programs. These amounts are uniform for all insured workers of the same age and sex, regardless of earnings level. Often, a distinction is made with respect to the self-employed by requiring that they contribute at a

higher rate than wage and salary workers, thereby making up for the employer's share.

For administrative purposes, a number of countries assess a single overall social security contribution covering several contingencies. Not only pensions, but other social security programs, such as sickness, work injury, unemployment, or family allowances, may be financed from this contribution.

General revenue financing as the sole source of income is found in some universal systems. Other universal systems are partly financed by contributions of the insured. The contribution of the resident or citizen is often expressed as a specified percentage of taxable income under a national tax program. General revenue funds finance all or part of the means-tested supplementary benefits in many countries.

One must use caution in comparing payroll contributions rates in different countries. Contribution rates, as a rule, are not applied to the entire wage or salary, but only up to a ceiling that varies from country to country. Where the ceiling is relatively low, a portion of the wage of many high-paid workers will escape the tax; this part of the wage will also not count in the determination of the benefit. On the other hand, where the ceiling is relatively high, most or all of a worker's wage may be taxed for social security contribution purposes. In a few cases, no earnings ceiling applies for contribution purposes but does for the determination of benefits.

There are other variations on payroll contributions. In some countries, contribution rates are applied not to a worker's actual earnings, but to a fixed amount that corresponds to the worker's earnings and is set for all earnings falling within a specified range or "wage class."

Qualifying conditions for benefits. In order to receive an old-age benefit, two requirements

usually must be met: attainment of a specified age and completion of a specified period of contributions or covered employment. Another common requirement is total or substantial retirement from covered employment. Sometimes, eligibility is determined by resident status or citizenship.

Old-age benefits, in most instances, become payable between age 60 and 65. In some countries, length-of-service benefits are payable at any age after a certain period of employment, most commonly between 30 and 40 years. The age at which pensions first become payable was a major policy issue in the 1970's and 1980's, as reflected in public pressure to lower the age limits in several countries. This trend may now be reversing as several countries have increased the retirement age under their social security programs. The United States, for example, has legislation in place that will increase gradually the pensionable age, from the current age 65 to age 67 during the years 2000-2027. In Finland, although the statutory social security retirement age is 65, liberal eligibility requirements under other programs have resulted in workers leaving the job at an average age of 58. A Government-appointed Pension Committee has, therefore, proposed a goal of raising the average age limit by one, two, and three years, by the years 2000, 2010, and 2020, respectively.

More than half of the programs have the same pensionable age for women as for men. The others permit women to draw a full pension at an earlier age than men, despite their usually longer life expectancy. The differential is usually about 5 years. Internationally, there is a trend, however, toward equalizing the retirement age for men and women.

Many national programs provide for optional retirement before the statutory or normal retirement age is reached. A reduced pension may usually be claimed up to 5 years

earlier, with a corresponding actuarial reduction.

Some countries provide that a full pension may be paid before the regular retirement age if the applicant meets one or more of the following conditions: work in an especially arduous, unhealthy, or hazardous occupation (for example, underground mining); involuntary unemployment for a specified period just before retirement age; premature physical or mental exhaustion before retirement age, as distinct from the ordinary definition for disability; or, occasionally, an especially long period of coverage. Some programs award old-age pensions at ages beyond the norm to workers who cannot satisfy the regular length-of-coverage requirement. Others may provide increments to workers who continue in covered employment beyond the normal retirement age.

The individual country summaries show much diversity in the minimum period of coverage required to qualify for an old-age pension. The universal systems usually do not require a minimum qualifying period of insured employment or contributions. However, as indicated above, most of these systems prescribe a minimum period of prior residency. These restrictions presumably are imposed because such systems are largely financed from general revenue.

Substantial differences also exist in the treatment of workers who have contributed less than the required amount, and in the crediting of periods during which insured persons, for reasons beyond their control, were not in covered employment. For example, some systems credit periods of disability, unemployment, military service, education, child rearing, and training. Other systems may disregard designated periods of time not covered. Benefits often are proportionately reduced for each year below the required minimum. Should the insured person have only a few years of coverage, there may be a

refund of contributions or a settlement in which a certain part of the full pension or of earnings may be paid for each year of contribution.

When a new system is established, or when an older system undergoes major changes, some transitional provision is normally made for persons who are near retirement age and, therefore, cannot make the required number of contributions. For them, the eligibility requirements may be reduced or under means-tested provisions, eliminated altogether.

A majority of social insurance systems impose a retirement test; that is, they require total or substantial withdrawal from covered employment. Under the retirement test, the pension may be withheld or partially reduced for those who continue working, depending on the amount of earnings or, less often, the number of hours worked. Universal systems usually do not require retirement from work for receipt of a pension. Provident funds pay the benefit only when the worker leaves covered employment or emigrates.

Some countries provide exemptions that, in effect, eliminate the retirement condition for specified categories of pensioners. For example, the retirement test may be eliminated entirely after a worker reaches a specified age above the minimum pensionable age; or for pensioners with long working careers in covered employment. Various occupations in which there are manpower shortages also may be exempted from the retirement test.

The principal requirements for receiving a disability pension are loss of productive capacity and a minimum period of work or contributions. Usually, the full disability pension is granted for a two-thirds loss of working capacity in the worker's customary occupation. In other cases, however, this requirement may vary from one-third to one-half, or even be as high as 100 percent.

The qualifying period required for a disability pension under social

insurance is usually briefer than that for an old-age pension. Periods of 3 to 5 years of contribution or insured employment are most commonly specified. A few countries provide disability benefits in the form of an unlimited extension of ordinary cash sickness benefits in lieu of a separate disability pension.

Entitlement to disability benefits may also be subject to age limitations. The lower limit in most systems is in the teens, but it may be related to the lowest age for admission to social insurance, or employment, or to the maximum age for entitling a person to a family allowance benefit. The upper age limit is frequently the normal retirement age, when disability benefits may be converted to old-age pensions.

In order for survivors to be eligible for pensions, most social security programs require that the deceased worker was a pensioner at death, or had completed a minimum qualifying period of insured employment or contribution. This period is often the same as that for the disability pension. The surviving spouse and orphans must also often meet certain eligibility conditions, such as age requirements.

Old-age benefits. The old-age pension in most countries is in the form of wage-related, periodic payments. However, some countries pay a universal fixed amount that bears no relationship to any prior earnings; others supplement the universal pension with an earnings-related pension. A number of countries with provident fund systems make a lump-sum payment, usually a refund of employer and employee contributions plus accumulated interest.

Where pensions are related to income, they are almost always based on average earnings. In some countries, the average is computed from gross earnings, including various fringe benefits; in others, only from net earnings. Still other countries use wage classes rather than actual earnings. These may be based on

occupations, or on earnings arranged in steps by order of size using the midpoint in each step (for administrative convenience) to compute the pension.

Several methods are used to compensate for reduced averages that may result from low earnings early in a worker's career or periods without any credited earnings (due to unemployment or military service, for example), and for the effects of price and wage increases due to inflation. One method is to exclude from consideration a stated number of periods with the lowest (including zero) earnings. In many systems, the time period over which a worker's earnings are averaged for pension purposes may be shortened to the last few years of coverage before the pension is awarded, or the average earnings may be based on a given number of years when the worker had his highest earnings. Other systems revalue past earnings by applying an index that usually reflects changes in national average wages or the cost of living. Some systems assign hypothetical wages before a certain date. Still others have developed mechanisms for automatic adjustment of workers' wage records based on wage or price changes.

A variety of formulas are used in determining the amount of pension benefits paid. Some provide a pension equal to a fixed percentage of average earnings (such as 35 or 50 percent), which is unchanged by length of coverage once the qualifying period is met. A more common practice is to provide a basic rate, for example 30 percent of the pertinent average earnings, to which is added an increment of 1 or 2 percent of earnings either for each year of insurance or for each year in excess of a minimum number of years. Another approach is the payment of a fixed percentage of average earnings per year, without provision of a basic benefit or of special increments. Instead of having a statutory minimum pension, such systems in

effect provide a basic amount contingent upon fulfillment of a minimum qualifying period. Several countries have a weighted benefit formula, which returns a larger percentage of former earnings to lower paid workers than to higher paid workers.

Most systems have developed some mechanism for limiting the size of the pension. Many do this by fixing a ceiling on the amount of earnings taken into account when computing pension amounts. Others establish a maximum cash amount or a maximum percentage of average earnings (such as 80 percent). Some systems combine two or more of these methods.

The majority of systems add supplements to the pension if the recipient is supporting a wife or young children. The wife's supplement may be 50 percent or more of the basic pension, although in a number of countries it is payable only for a wife who has reached a specified age, or has children in her care, or is disabled. The same supplement is sometimes payable also for a dependent disabled husband.

Whenever available, minimum and maximum benefits have been included in the summaries. Conceptually, the minimum benefit is often designed to maintain a floor that is related to a minimum standard of living. In many cases, this objective has not been achieved. A maximum is often used to limit total benefits, including those of several survivors, in the interest of the financial stability of the program. In the latter case, a maximum reduces the effect large families may have on benefits paid (see "Survivor Pension").

Finally, this section briefly discusses the adjustment of benefits to price or wage changes. Many countries now provide for such adjustments, both with respect to new pensions and to those already in force. The mechanism for revaluing pensions varies among countries. In some the process is automatic, often referred to

as "dynamic." In others, the adjustment process may be described as semiautomatic, in which case the adequacy of pensions is reviewed periodically by an advisory board or other administrative body that recommends to the government an adjustment in the level of benefits, based on changes in the wage and price index. In many countries, such recommendations require legislative approval.

Disability pension. Under most programs, pension provisions for persons who are permanently disabled due to nonoccupational causes are very similar to those for the aged. The same basic formula usually applies for total disability as for old age—a cash amount frequently expressed as a percentage of average earnings. Increments and dependents' supplements are generally identical under the total disability and old-age programs. For the totally disabled, a constant-attendance supplement, most often equal to 50 percent of the pension, may be paid to those who need help on a daily basis. Partial disability benefits, if payable under the program, are usually reduced, in terms of average earnings, according to a fixed scale. The social security system may also provide rehabilitation and training. Some countries provide higher benefit rates for workers in arduous or dangerous employment. The variation in the possible degrees of disability and gradation in pension amounts makes this the most complicated formula shown in these summaries.

Survivor pension. Periodic pensions for survivors of insured persons or pensioners are provided under most systems, although a few pay only lump-sum benefits. The survivor pension is fixed, under most social security programs, as a fraction or percentage of the pension being paid to the deceased at death, or the pension to which the insured would have been entitled if the insured had attained pensionable age or had become disabled at that time.

Survivor benefits are paid to at least some categories of widows under nearly all programs. The amount of a widow's pension most frequently ranges from 50 to 75 percent of the deceased worker's pension, or in some cases 100 percent, as in the United States. In some countries, lifetime pensions are payable to every widow whose husband fulfills the necessary qualifying period. More commonly, the provision of widows' pensions is confined, except possibly for a brief period, to those having young children in their care, those above a specified age, or those of any age who are disabled.

Pensions granted to aged and disabled widows are ordinarily payable until death. Those awarded to younger mothers, in contrast, are usually terminated when all children have passed a certain age limit, unless by then the widow herself has reached a specified age or is disabled. Most widows' pensions are also terminated on remarriage, although a final lump-sum grant is often payable in this circumstance. Special provisions govern the rights of divorced marital partners. The age limits for orphans' pensions are often the same as those for children's allowances. Many countries fix a somewhat higher limit for orphans who are attending school, undergoing an apprenticeship, or are incapacitated. In a larger number of countries, the age limit is removed entirely for disabled orphans, so that a pension may be payable for as long as their incapacity continues. Under most survivor programs, a distinction is made between half orphans (who have lost one parent) and full orphans (who have lost both parents). Pensions for the latter are often from 50 percent to 100 percent larger than those for half orphans. Special payments are also made to orphans under the family allowance programs of some countries.

Pensions are payable under a number of programs to certain widowers of insured workers or pensioners. To be eligible, a widower usually must have been financially

dependent on his wife and either disabled or old enough to receive an old-age pension at her death. The amount of a widower's pension is usually computed in the same way as a widow's pension.

Many systems also pay subsidiary benefits to other surviving closer relatives, such as parents and grandparents, often only in the absence of qualifying widows, widowers, or children. The maximum total benefit to be divided among survivors is usually between 80 percent and 100 percent of the pension of the deceased.

Administrative organization.

Responsibility for administration of pension programs in most instances rests with various types of semiautonomous institutions or funds. These agencies are usually subject to general supervision by a ministry or department of government, but otherwise are largely self-governing, headed by a tripartite board that includes representatives of insured persons, employers, and the government. In some countries, however, the boards are bipartite in character with representatives of insured persons and employers only, or of insured persons and the government. In countries where coverage is organized separately for different occupations, or for wage earners and salaried employees or self-employed workers, each program usually has a separate institution or fund. In a few cases, the administration of pensions is placed directly in the hands of a government ministry or department.

Sickness and Maternity Programs

Programs for sickness are generally of two types: cash sickness benefits, paid when short-term illnesses prevent the insured from going to work; and health care, provided in the form of medical, hospital, and pharmaceutical benefits. Some countries maintain a separate program for cash maternity

benefits, paid to working mothers before and after childbirth. In most countries, however, maternity benefits are administered as part of the overall cash sickness program. Eighty-six nations have some type of sickness program.

In most countries, cash sickness and maternity benefits as well as health care have been administered under the same branch of social security. For this reason, these programs are grouped together in the country summaries. Important exceptions to the traditional pattern of unified programs do exist. In the United Kingdom, for example, the first national health scheme of 1912 combined the two programs; but, when the National Health Service was introduced in 1948 to provide universal health care, the cash benefit program came to be administered separately.

In general, this dichotomy between the two types of programs prevails in most countries where health care services are dispensed directly by the government or its agencies, and the principal source of funds is general revenue. The cash benefit program in such cases usually continues to be administered on an insurance basis, funded by payroll contributions, and quite often merged with other aspects of the social insurance system such as old age and disability.

At the other end of the scale, countries that have had a form of health care delivery depending primarily upon private facilities and private funding also tend to have developed separate programs. In this category, one would include not only the United States, which has only limited public programs for medical care and cash-sickness benefits, but also the more recently developed public medical program in Canada. Where the social security program operates its own medical facilities, as in Spain, Latin America and many African countries, both types of benefits are usually administered jointly.

Coverage. The proportion of the population covered by sickness programs varies considerably among countries, due in part to the degree of economic development. Coverage for medical care and cash benefits is generally identical in countries where both types of benefits are provided through the same branch of social insurance. In a number of systems, particularly in developing countries, health care insurance extends only to employees located within a certain geographic area. A common procedure is to start the program in the capital city or in a few urban centers, then extend it gradually to other areas. Both cash sickness and health care programs may exclude agricultural workers, who, in some countries, comprise a major proportion of the working population. Where a health insurance system (as distinguished from a national health service program) exists, most workers earning below a certain ceiling participate on a compulsory basis. Others, such as the self-employed, are often permitted to affiliate on a voluntary basis. In several countries, higher paid employees are specifically excluded from one or both forms of sickness insurance, although the exclusions are usually modified to permit some voluntary participation.

A large number of countries include pensioners as well as other social security beneficiaries under the medical care programs, sometimes without cost to the pensioner. Elsewhere, pensioners may pay a fixed percentage of their pension or a fixed premium for all or part of the medical care coverage. Special sickness insurance systems are often maintained for certain categories of workers, such as railway employees, seamen, and public employees.

Where medical care coverage is provided through a national health service rather than through social insurance, the program is usually open in principle to virtually all residents. However, special restrictions on

services to aliens sometimes apply under these programs.

Source of funds. Many countries have merged the financing of sickness programs with that of other social insurance benefits and collect only a single contribution from employees and employers. More often, however, a fixed percentage of wages, up to a ceiling, is contributed by the employee and the employer directly to a separate program that administers both health care and cash benefits for sickness and maternity. Some countries, in addition, provide for a government contribution. Where medical care is available to residents, generally through some type of national health service, the government usually bears all, or at least the major part, of the cost from its general revenues.

Qualifying conditions. Although participation in the labor force is usually a requirement for cash-sickness benefits, there are exceptions. In Sweden, for example, housewives incapacitated by illness are eligible for benefits. Generally, however, to be eligible, a person must be gainfully employed when becoming ill, be incapacitated for work, and not be receiving regular wages or sick-leave payments from the employer. In addition, most programs require cash benefit claimants to meet a minimum period of contribution to qualify or to have some history of work attachment prior to the onset of illness. Some European countries, however, have eliminated the minimum qualifying period.

Comparison of the country summaries shows that the length of the qualifying period for cash sickness benefits differs considerably from country to country. It may range from less than 1 month to 6 months or more. Usually the period must have occurred fairly recently, such as during the last 6 or 12 months immediately preceding the claim. The qualifying period for cash maternity benefits is ordinarily somewhat longer than that for sickness benefits. In the

case of medical benefits, a qualifying period is usually not required; where such a requirement does exist, it is generally shorter than that for cash benefits. Most programs providing medical services to dependents of workers, as well as to the workers themselves, do not distinguish in their qualifying conditions between the two types of beneficiaries. A few programs require a longer period of insured employment before medical services are provided to dependents.

Cash benefits. The cash sickness benefit formula is most often set at 50 percent to 75 percent of the recipient's current average earnings, frequently with supplements for dependents. Most programs, however, either expressly fix a maximum benefit amount, or do so implicitly through a general earnings ceiling for contribution and benefit purposes. Benefits, in some countries, are reduced when beneficiaries are hospitalized at the expense of the social insurance system.

A waiting period of 2-7 days is imposed under most cash sickness benefit programs. This means that benefits may not be payable at all if an illness or injury lasts only a few days and that the first few days may not be compensable in case of a prolonged inability to work. Under some programs, however, benefits are retroactively paid for the waiting period when the disability continues beyond a specified time, commonly 2 to 3 weeks. A waiting period serves to reduce both administrative and benefit costs by excluding many claims for short illnesses or injuries during which a worker's income loss is relatively small.

The aggregate number of weeks during which a worker may receive benefits for a single illness or injury, or in a given year, is ordinarily limited by a statutory maximum. The country summaries indicate that the most common limit is 26 weeks. In some instances, however, benefits may be drawn for a considerably longer period, or even for an unlimited

duration. A number of countries permit the administering agency to extend the usual maximum to 39 or 52 weeks in individual cases. When cash sickness benefits are exhausted, in most countries the recipient is subsequently paid a disability pension if the incapacity continues.

Cash benefits are usually payable for a specified period, before and after childbirth. A woman is almost always required to abstain from paid employment while receiving maternity benefits, and usually she must use the prenatal and postnatal medical services provided by the system. In Denmark, Finland, Norway, and Sweden cash maternity benefits are also payable to working men who stay home to care for a newborn child while the mother returns to work. Cash payments are made in Norway and Sweden when a parent, usually the mother, must leave work to care for a sick child under a specified age.

The proportion of earnings payable as a cash maternity benefit differs considerably from country to country and generally fall within the same range as cash sickness benefits. However, in a number of countries, maternity benefits are set at 100 percent of wages. Benefit payments usually start approximately 6 weeks before the expected date of confinement and end 6 to 8 weeks after confinement.

A special nursing allowance—commonly amounting to 20 or 25 percent of the regular maternity benefit and payable for up to 6 months or longer—may be provided in addition to the basic cash maternity benefit. A grant for the purchase of a layette, or the layette itself, is furnished under some programs. Finally, a lump-sum "maternity grant" is paid in some countries on the birth of each child. Not only insured women, but also the wives of insured men, are often eligible for this lump-sum payment. Similar benefits may be provided under the family allowance program.

Medical benefits. The particular medical services provided vary from country to country, but usually include at least general practitioner care, some hospitalization, and essential drugs. Services of specialists, surgery, maternity care, some dental care, a wider range of medicines, and certain appliances are often added. Transportation of patients and home-nursing services may be included.

Three principal methods of meeting the cost of health care are: (1) direct payment to providers of health care by the public system or its agents, (2) reimbursement of patients, and (3) direct provision of medical care. These may be used in different combinations and variations for different kinds of services.

Under direct payment, the social security or public medical care system ordinarily pays the physicians, hospitals, pharmacies, and other providers directly for services rendered. Patients themselves usually have little or no direct financial dealings with the providers of services under this procedure. Payments for such care are commonly made on the basis of contracts either with individual providers or with groups representing them, such as practitioner or hospital associations. Remuneration may take the form of a specified fee for each service rendered, a capitation payment in return for providing all necessary services to a given group of persons, or a salary approach.

The reimbursement method involves initial payment by the patient to the doctor, pharmacy, or hospital for the services received. The patient is then reimbursed by social security for at least part of the cost incurred. A maximum is sometimes placed on the refund, expressed either as a percentage of the bill presented by the provider of the service, or as a flat amount that can vary with the nature of the service as stipulated in a schedule of fees. The ceiling on medical bills can either be placed on

the provider when presenting the bill or on the patient when applying for reimbursement. In the latter case, the patient may be reimbursed for only a small portion of the actual amount billed.

Under the direct-provision method used in some countries, the social security system, or the government, owns and operates its own medical facilities such as dispensaries, hospitals, and laboratories. Largely manned by a salaried staff, these facilities furnish medical services directly to persons eligible to receive them. Countries using the direct-provision method may sometimes contract for services of public or private providers. The patient normally pays no fee for most of these services, except insofar as part of the social security contribution may be allotted toward health care funding.

Virtually all national health care programs provide for at least a small degree of cost sharing by the patients, usually on the assumption that such charges may discourage overutilization. As a result, the patient either pays a part of the cost of services to the provider or to the social security agency or, alternatively, receives less than full reimbursement for expenses incurred. Even under the direct-provision method, with its emphasis on basically free medical services to the whole population, patients are generally required to pay a small fixed fee per medical treatment or prescription, or per day of hospitalization.

In some social security systems, there is no limit as to how long medical care may be provided. Others fix a maximum duration, such as 26 weeks, for services provided for any illness. Some systems set limits on the duration of hospitalization paid for by social security, even though the duration of other services is unlimited. Where time limits are imposed, authorization is sometimes given for their extension in special cases.

Maternity care for working women covered by social security is provided in most countries under the medical services program. Prenatal, obstetric, and postnatal care are normally included. Obstetric care is sometimes limited to the services of a midwife, although a doctor's services are usually available in case of complications. Care in a maternity home or hospital, as well as essential drugs, are ordinarily furnished where necessary. The method used for providing medical services in general is usually followed also in the provision of maternity care.

Medical care for dependents. When medical benefits for insured workers are provided through social insurance, similar services are typically furnished to their dependents. The latter usually include the spouse and young children (and sometimes other adults or young relatives living with and dependent on the insured).

In some countries, however, medical services available to dependents are more limited than those provided to insured workers or heads of families. The maximum duration of hospitalization, for example, may be briefer for dependents; or a larger percentage of the cost of certain services such as medicines may be payable by the patient if the latter is a dependent.

Medical care in case of maternity is generally provided to the wife of an insured man.

Administrative organization. The administrative organization for the sickness and maternity program often is similar to that of the old-age, disability, and survivor program. Most commonly, such programs are administered by some form of national social security institution. Under some systems, social security agencies own and operate their own medical facilities, furnishing at least part of the services available under their programs.

In most countries that have adopted a national health insurance program,

responsibility for detailed administration is placed in the hands of semiautonomous, nongovernment health funds or associations of various types. All workers covered by the program must join one of these funds.

Each fund usually needs government approval to operate and must satisfy certain minimum requirements specified in the law. Insured workers participate in the election of the governing bodies, to which employers may also name members in some countries. The funds normally collect contributions within minimum and maximum limits specified by law. They may also receive government subsidies related to their expenditures or to the number of members.

National law usually prescribes the minimum (and sometimes the maximum) cash benefits and medical services the funds may provide. Occasionally, in the field of health care, individual funds may determine what specific (and sometimes additional) benefits and services to provide within statutory limits. The funds also arrange to furnish medical care to their members, often through contracts with the providers of medical services in the region.

In most of the remaining countries, government departments are responsible for the actual provision of medical services, usually through a national health service program. The administrative responsibility for delivering medical services is often separated from the administration of cash benefit programs, which tend to be linked with other types of social security benefits.

Work-Injury Programs

The oldest and most widespread type of social security measure—the work-injury program—provides compensation for work-connected injuries and occupational illnesses. In this report, 139 of the 146 countries included have work-injury programs.

Several of the original laws covering specific industries date back to the early 19th century. Some form of workers' compensation law was the first type of social security measure to be adopted in most countries.

Programs of this kind change rather slowly, tending to retain their basic structure over a long period. The general trend, however at least since the 1960's, has been toward placing such programs on a social insurance rather than private insurance basis. Another pattern is to combine workers' compensation with other social insurance programs, as in the case of the Netherlands and Spain. New Zealand has a national accident program to provide protection against any accident, work-connected or not.

Types of systems. There are two basic types of work injury systems: (1) social insurance systems utilizing a public fund, and (2) various forms of private or semiprivate arrangements required by law. About two-thirds of the countries having work-injury benefit programs operate through a central public fund, which may or may not be an integral part of the general social insurance system. All employers subject to the program must pay contributions to the public carrier, which in turn pays the benefits due. These programs may thus be described as social insurance programs or programs under which insurance with a public carrier is compulsory.

Among the countries that rely primarily on private arrangements, about 20 countries, including the United States, require employers to insure their employees against the risk of employment injury. However, in about half of these countries, only private insurance is available. In the remainder, a public fund does exist, but employers are allowed the option of insuring with either a private carrier or the public fund.

The premiums charged by private or mutual insurance companies for work-injury protection usually vary according to past experience of work

accidents in different undertakings or industries, and the cost of protection may vary widely. In some countries, however, notably Norway and Sweden, experience rating has been eliminated, and all employers within each country, regardless of type of business, contribute to the program at one rate.

In other instances, workers' compensation laws simply impose upon each covered employer a liability to pay direct compensation to injured workers or their survivors, without a requirement to carry insurance. Some employers covered under these laws may simply pay benefits from their own funds as injuries occur. Others voluntarily purchase a private or mutual insurance contract to protect themselves against this risk.

Coverage. Work-injury insurance programs commonly apply to wage and salary workers and normally exclude the self-employed. The programs of some of the more highly industrialized nations cover practically all employees. However, many countries, as well as a number of States in the United States, either exclude all agricultural employees from coverage or cover only those whose work involves the operation of power-driven machinery. Some programs also exclude employees of small enterprises.

Sources of funds. Work-injury benefits are financed primarily by employer contributions, reflecting the traditional assumption that employers should be liable for payment of compensation when their employees suffer work injuries. Exceptions are found, however, where certain elements of the work-injury program are meshed with one or more of the other branches of the social insurance system. In such cases, financing often involves tripartite contributions from persons, employers, and the government. Another exception occurs in countries that provide medical treatment for work-connected

illnesses under their ordinary public medical care programs.

Benefits for injured workers. The benefits provided under work-injury programs may be classified broadly as cash benefits and medical benefits. Cash benefits may be subdivided into those for temporary disability, permanent total disability, and permanent partial disability. No minimum qualifying period of insurance or employment is ordinarily required for entitlement to work-injury benefits. The concept of work-connected injury has gradually been liberalized in a number of countries to cover injuries occurring while commuting to and from work.

Temporary disability benefits are usually payable from the start of an incapacity caused by a work injury, although some programs require a brief waiting period of 1 to 3 days before benefits actually begin. Benefits normally continue for a limited period, such as 26 to 52 weeks, depending on the duration of incapacity; if incapacity lasts longer, the temporary disability benefit may be replaced by a permanent disability benefit. In some systems (as under some of the State programs in the United States), temporary benefits may continue for an extended period, particularly if the temporary and permanent benefit amounts are identical.

The temporary disability benefit is nearly always expressed as a percentage of the injured worker's average earnings during a period immediately before injury. Although benefits differ widely, they usually cover at least one-third to one-half of former earnings. A ceiling is often placed on the earnings considered in computing the benefit. Comparison of provisions in the country summaries shows that the temporary disability benefit rates under work-injury programs are often significantly higher than in the case of ordinary sickness. Benefits are reduced under some programs when a worker is hospitalized.

The second type of cash work-injury benefit is provided when permanent total disability occurs. Generally, it becomes payable immediately after the temporary disability benefit ceases, based on a medical evaluation that the worker's incapacity is both permanent and total. Under most programs, the permanent total disability benefit consists of a pension that is usually payable for life, unless the worker's condition changes. A minority of programs, however, do not provide a pension for permanent total incapacity, but continue the practice of paying only a single lump-sum grant equal to several years' wages.

The permanent total disability benefit usually amounts to two-thirds to three-fourths of the worker's average earnings before injury, somewhat higher than for ordinary disability pensions, generally speaking. In addition, the rate of this pension, unlike that for ordinary disability pensions, usually does not vary based on the length of pre-injury employment. Supplements are often added for dependents and for pensioners requiring the constant attendance of another person, in which case benefits may exceed former earnings. When apprentices or beginning workers become permanently disabled due to work-connected injury or disease, some countries base benefits on hypothetical lifetime wages, or on the wage of an average worker in the particular industry. This mechanism overcomes the problem of establishing a lifetime benefit based on a very low beginning wage.

Still another form of cash work-injury benefit is that for permanent partial disability, payable when a worker loses part but not all working or earning capacity. It is commonly paid in the form of a pension, usually equal to a portion of the full pension corresponding to the percentage loss of capacity. Alternatively, permanent partial disability benefits may be paid in the

form of a lump-sum grant. Partial disability payments are generally smaller than in the case of total incapacity, and are usually stipulated in a schedule of payments for particular types of injuries. Some systems provide for commuting the partial disability pension into a lump sum when the extent of disability is below a stated percentage, such as 20 percent.

Aside from cash payments, medical and hospital care and rehabilitation services are provided to injured workers. Nearly always provided free, without any cost sharing by the worker, they may include a somewhat wider range of curative services than those available under the country's general sickness insurance program. Ordinarily, there is no time limit on these services. They are available until complete recovery is achieved, or until the condition following the injury or illness becomes otherwise stabilized. In some countries, however, the amount of free care provided is subject to limits based on the duration of services or their total cost.

Survivors benefits. Most work-injury benefit programs also provide pensions to the survivors of covered workers who die as a result of an employment-related injury or illness. These pensions are customarily payable to a widow, regardless of her age, until her death or remarriage; to a disabled widower; and to orphans below specified age limits. If the benefit is not exhausted by the immediate survivors' claims, dependent parents or other relatives are often eligible for small pensions. No minimum period of covered employment is required as a condition for these pensions.

The benefit rates payable to the various categories of survivors are expressed as percentages of the worker's average earnings immediately before death, or of the pension payable (or potentially payable) at death. These percentages are typically larger than those for

survivor benefits under the general pension program and do not normally vary with the length of covered employment. They are commonly about one-third to one-half of the worker's average covered earnings for a widow, about half as much for each half orphan, and about two-thirds as much for each full orphan. A limit is often placed on the combined total of all pensions that may be paid to survivors.

Not all countries, however, provide work-injury pensions to survivors, and some do not differentiate between survivors in this category and survivors entitled to pensions under other social insurance programs.

Some pay only lump-sum grants equal to the deceased worker's earnings over a specified number of years. Most systems also pay a funeral grant, calculated in the form of a fixed sum or a percentage of a worker's earnings.

Administrative organization. The functions involved in administering work-injury programs differ widely between countries where employers are not required to insure or can insure with private carriers, and those where a public agency or fund has the sole responsibility for both the collection of contributions and the payment of benefits.

Unemployment Benefit Programs

A total of 44 of the countries summarized in this publication have some type of unemployment insurance or related program.

Unemployment benefit programs exist mainly in the industrialized countries where the labor market is sufficiently organized to afford a workable basis for this form of social security. Most of the programs now in force were established before World War II. However, 3 of the most important changes in this edition are the new programs unemployment in Czechoslovakia, Poland and Romania.

Types of systems. About 30 of the unemployment benefit programs

surveyed provide compulsory insurance of fairly broad scope. Programs in Denmark and Sweden are organized on an insurance basis but are not compulsory, being operated by unemployment funds established voluntarily by the trade unions; however, these funds receive substantial subsidies from the government.

Some unemployment insurance programs (those in Australia and New Zealand, for example) restrict benefits to unemployed persons who satisfy a prescribed means or income test. In Germany, unemployment benefits are paid under a dual system of compulsory insurance and a government-financed means-tested supplement. Besides the various insurance programs offering scheduled benefit payments, a number of countries provide lump-sum grants—payable either by the appropriate government agency or by the employer. In addition, individual employers in many instances are required to pay lump-sum severance indemnities to discharged workers.

Coverage. About half the compulsory unemployment insurance programs mentioned above cover the majority of employed persons, regardless of the type of industry. Coverage under the remaining programs is limited to workers in industry and commerce. A few programs exclude salaried employees earning more than a specified amount. Some have special provisions regarding the coverage of temporary and seasonal employees. Special occupational unemployment insurance programs—particularly for workers in the building trades, dockworkers, railway employees, and seafarers are found in several countries.

The scope of the voluntary insurance systems is limited to industries in which labor unions have established unemployment funds and is thus related to union organization in those industries. Membership in these funds is usually compulsory for union members in a covered industry and

may be open on a voluntary basis to nonunion employees. The voluntary insurance systems of Denmark and Sweden now cover about one-half and two-thirds, respectively, of all employees. Non-insured workers in these countries (for example, recent school graduates or the self-employed) are eligible for a government-subsidized assistance benefit when they become unemployed.

Source of funds. The methods used in financing unemployment insurance are usually the same as those for other branches of social insurance; that is, contributions are paid on a scheduled basis and constitute a fixed percentage of covered wages. In many cases, the government also grants a subsidy, particularly for extended benefits.

Unemployment insurance contributions often are shared equally between employees and employers; alternatively, the entire contribution may be made by the employer. However, government subsidies to both compulsory and voluntary unemployment insurance may be quite large, amounting in some cases to as much as two-thirds of the program's expenditures. The means-tested unemployment assistance programs referred to above are financed entirely from the general revenues of governments, with no direct employer or employee contribution.

Qualifying conditions. To become entitled to unemployment benefits, a worker must be involuntarily unemployed and is ordinarily required to have completed a specified minimum qualifying period of contribution or covered employment. This requirement is designed to ensure that the unemployed person has been a regular member of the labor force and has actually suffered a wage loss as a result of being unemployed. The most common qualifying period is 6 months of insurance within the year before unemployment began. In a number of industrialized countries,

however, recent school leavers who are unable to find jobs immediately may be eligible for unemployment benefits, even though they have no work record. This provision eases the transition from school to work, particularly in periods of recession.

Nearly all unemployment insurance programs, as well as those providing unemployment assistance, require that applicants be both capable of and available for work. An unemployed worker, therefore, is usually ineligible for unemployment benefits when incapacitated, or if otherwise unable to accept a job offer. Usually, the unemployed worker must register for work at an employment office before benefits will be paid, and report regularly to that office for as long as these payments continue. This close linkage between unemployment benefits and placement services ensures that benefits will be paid to an unemployed person only after the person has been informed of any current job opportunities and on condition that these have been found unsuitable.

An unemployed worker who refuses an offer of a suitable job without good cause usually will have benefits temporarily or permanently suspended. The rationale is that, following such a refusal, a worker's unemployment can no longer be regarded as involuntary and as being the result of external factors, but has become in a sense voluntary. Under this type of disqualification, all programs expressly stipulate that the job offered must have been suitable for the worker. The definitions of suitable employment vary considerably. Because of the complexity of the unemployment insurance systems of the various countries in this report, no attempt has been made in the country summaries to indicate the criteria for suitability of employment. Generally, these criteria include the rate of pay for the job being offered in relation to previous earnings, the distance of the job from the worker's home, the

relationship of the job to the worker's previous occupation, capabilities, and training, and the extent to which the job may involve dangerous or unhealthy work.

An unemployed worker may satisfy all of the qualifying conditions for a benefit, but still be temporarily or permanently disqualified for other reasons. One cause for disqualification relates to the reason for unemployment. Nearly all unemployment benefit systems disqualify a worker if it is found that the individual left voluntarily without good cause, was dismissed from the job due to misconduct, or participated in a labor dispute leading to a work stoppage that caused the unemployment. The period of disqualification varies considerably among countries, ranging from a few weeks to permanent disqualification.

Unemployment benefits. Weekly benefits payable to the unemployed worker are expressed, in most instances, as a percentage of average wages during a recent period. A system of wage classes rather than a single fixed percentage is sometimes used. The basic rate of unemployment benefits is most commonly fixed between 40 and 75 percent of average earnings. However, a ceiling on the wages used for benefit computations or maximum benefit provisions may considerably narrow the range within which the basic percentage of wages actually applies.

Flat-rate amounts are payable to unemployed workers in some countries instead of graduated benefits varying with past wages. These amounts customarily differ only according to the family status or, occasionally, the age of the worker. The United Kingdom pays flat-rate unemployment benefits. In Ireland, graduated supplements equal to a specified percentage of average earnings are payable in addition to a flat-rate benefit. Supplements for a spouse and children are usually added to the basic benefit of unemployed workers who are heads of families.

These supplements take the form of either flat-rate amounts or an additional percentage of average earnings.

There is usually a waiting period of several days before unemployment benefits become payable. This provision helps to reduce the administrative burden of dealing with a very large number of small claims. Most waiting periods are between 3 and 7 days, but they are shorter in a few countries. Under some programs, there is a required waiting period for each incident of unemployment; others limit eligibility for benefits to once a year. Longer waiting periods may be prescribed for certain workers, such as the seasonally employed.

Most countries place a limit on the period during which unemployment benefits may be drawn continuously by a recipient. This limit is generally expressed as a maximum number of weeks that may vary from as few as 8 up to 36 weeks or even longer in certain cases.

Additionally, the duration of unemployment benefits may depend on the length of the preceding period of contribution or coverage under the insurance program. This stipulation may have the effect of reducing the maximum duration of unemployment benefits for workers with brief work histories. On the other hand, workers with a long history of coverage may, under some programs, have their benefit period extended well beyond the ordinary maximum fixed by law.

Unemployment assistance or similar means-tested programs supplementing regular unemployment insurance are maintained by a number of countries. Thus, unemployed workers who exhaust the right to ordinary insurance benefits often continue to receive some financial assistance, provided their means or incomes are below specified levels. Recipients are usually required to continue registering and reporting at an employment exchange. Some countries that have unemployment assistance but no insurance program

do not place any statutory limit on the duration of assistance payments. A number of countries provide that insured workers approaching retirement age, who have been out of work for a specified period, be removed from the unemployment rolls and granted a regular old-age pension.

Administrative organization.

Unemployment insurance systems may be administered by government departments or entrusted to self-governing institutions that are usually managed by representatives of insured persons, employers, and the government. The voluntary unemployment funds of Denmark and Sweden are administered by the unions under government supervision. In Belgium and France, unemployment benefit funds are jointly administered by union and management committees.

Unemployment insurance and placement service programs usually maintain a close administration relationship. As indicated earlier, this association ensures that benefits are paid only to workers who are effectively registered for any new employment opportunities. At the same time, this liaison increases the effectiveness of the placement services by providing an incentive, through the payment of benefits, for unemployed persons to register and report regularly.

A number of countries have merged the administration of unemployment insurance and employment service programs, especially at the lower administrative levels where unemployment claims are received and benefits are paid by the local employment office. Other countries require unemployed persons to register with a local employment office, but the receipt of claims and the actual payment of unemployment benefits are handled by a separate social insurance office.

In addition to providing an income for the unemployed, many governments, particularly in Western Europe, have elaborate measures to

prevent or counteract unemployment. The usual procedure is for the centralized government employment services to work in close contact with industry to promote occupational and geographic mobility of labor and to minimize unemployment caused by economic or technological developments, by subsidizing the retraining and relocation of workers in industries that are declining or being restructured. Governments may grant tax and other incentives to industry to locate in areas of high unemployment, or they may allocate funds to create jobs in anticipation of periods of seasonal unemployment.

Family Allowances

In this report, family allowances include primarily regular cash payments to families with children. In some countries, these programs also include school grants, birth grants, maternal and child health services, and sometimes allowances for adult dependents.

Sixty-three countries now have family allowance programs, including all the industrialized countries except the United States. These programs originated in 19th-century Europe when some of the large companies began paying premiums to workers with large families. The idea spread gradually, and several European countries had enacted programs during the 1920's and 1930's. Most programs in operation today, however, have been enacted since World War II.

Types of systems and coverage.

Family allowance programs are of two general types—universal and employment-related. The first category, in principle, provides allowances to all resident families with a specified number of children.

The second category provides allowances to all wage and salary workers, and in some cases also to the self-employed. A few of these systems cover some categories of nonemployed persons as well. Most employment-related programs

continue to pay family allowances to insured persons with dependent children in their care when they retire or are temporarily off the job and receiving sickness, unemployment, work-injury, disability, or other benefits; they also pay allowances to widows of social security beneficiaries.

Source of funds. The differences in the type of family allowance programs tend to be reflected in the various methods used for financing. In the case of universal systems, the entire cost is customarily covered by general revenue.

In contrast, in countries linking eligibility with employment, the cost of allowances is met entirely or in considerable part from contributions paid by employers, usually at a uniform percentage-of-payroll rate. In countries where employer contributions do not cover the entire cost, the remainder is usually met from a government subsidy. Few countries provide for an employee contribution toward family allowances, although some, including Belgium, France, and Israel, require self-employed persons to contribute.

Eligibility. Eligibility is commonly related to the size of the family and in some cases to family income. About 50 countries with employment-related systems and a dozen with universal systems pay allowances beginning with the first child. In addition, some countries pay an allowance for a nonemployed wife or other adult dependent, even if there are no children in the family.

In some countries, families with only one child are ineligible for benefits. For example, benefits are only payable to families with two or more (subject to an income test) qualified children in France and Japan, and with three or more in Mauritius and South Africa. Age requirements vary but are usually tied to the legal school-leaving age or the minimum working age, which are often the same and fall somewhere between ages 14 and 18. Under most

programs, the continuation of schooling, apprenticeship, or vocational training qualifies a child for an extension of the age limit. In Germany, for example, the basic age limit of 16 may be extended for 11 years under the circumstances described above. Some countries have more limited extensions or a lower age limit. In the case of disabled children, many countries extend the age limit beyond that for continued education or pay allowances indefinitely.

Benefits. Whether a program pays a uniform rate for all children, an increasing amount, or a decreasing amount for each additional child may reflect the history or the intent of the program. The allowance structure may vary, for example, depending on whether the primary intent is to provide assistance to families with children or to stimulate population growth. The allowance paid in most countries consists of a uniform amount for every eligible child, regardless of the number of children in a family. The size of the allowance in most of the remaining countries increases for each additional eligible child; the payment for a fifth child in a family, for example, may be considerably larger than that for the first or second child. Some countries have tended to eliminate such a pattern, partly because of the cost involved. In a few countries, the allowance per child diminishes or ceases with the addition of children to the family beyond a certain number. In some countries, like Iceland and Israel, family allowances (and tax exemptions for dependent family members) have been replaced or supplemented by credits or other forms of a negative income tax.

Administrative organization. In countries where family allowances are available to all families and financed from general revenues, the program is usually administered by a government department. Where allowances are payable chiefly to families of employed persons and financed

primarily from employer contributions, the administration may be carried out by a semiautonomous agency under public supervision. So-called equalization funds are often set up to handle the program's financial operations. Each employer pays family allowances directly to its own employees with their wages. The firm then settles with the appropriate local fund only the surplus or deficit of contributions due, after deducting amounts the firm has paid out as allowances. A similar procedure of settling only surpluses or deficits is followed by the local funds in relation to the regional equalization funds under whose supervision they operate. The equalization process makes it possible to fix a uniform contribution rate for all employers, regardless of the total number of children in their employees' families. This procedure, in turn, eliminates any effect the family allowances might have in inducing employers to discriminate in their hiring against workers with children.

Note to the Reader

In using this report, the reader is again reminded that the country summaries include only the essential features of the general social security system of each country. Frequent changes occur in legal provisions concerning social security benefits, for example, following changes in the wage and price index or as the result of changes in government policy. The data presented in this report are based on information available to the United States Social Security Administration with regard to legislation in effect at the beginning of 1991. For any subsequent changes, the reader may wish to consult the most recent legislation of the respective countries. The Social Security Administration does not always have access to complete and timely data for all countries. For this reason, and to facilitate the process of updating this publication, information from readers

is welcomed. Comments, including copies of relevant documentation and legislation, may be sent to:

Office of International Policy
Social Security Administration
4301 Connecticut Avenue, N.W.
Van Ness Centre, Suite 200
Washington, D.C., 20008, U.S.A.

Countries and Territories that Have Responded to the Annual Survey on Developments and Trends Since 1989

Afghanistan	Gambia	Norway
Algeria	Germany	Pakistan
Argentina	Ghana	Palau
Australia	Greece	Panama
Austria	Grenada	Peru
Bahamas	Guatemala	Philippines
Bahrain	Guinea	Poland
Bangladesh	Guyana	Portugal
Barbados	Honduras	Romania
Belgium	Hong Kong	Rwanda
Belize	Hungary	Saint Christopher and Nevis
Bermuda	Iceland	Saint Lucia
Bolivia	India	Saint Vincent
Botswana	Indonesia	Sao Tome and Principe
Brazil	Iran	Saudi Arabia
British Virgin Islands	Iraq	Senegal
Burkina	Ireland	Seychelles
Burma	Israel	Singapore
Burundi	Italy	Spain
Cameroon	Jamaica	Sri Lanka
Canada	Japan	Swaziland
Cape Verde	Jordan	Sweden
Central African Republic	Kenya	Switzerland
Chad	Korea (South)	Syria
Chile	Kuwait	Taiwan
Colombia	Liberia	Tanzania
Congo	Libya	Togo
Costa Rica	Luxembourg	Trinidad and Tobago
Côte d'Ivoire	Madagascar	Trust Territory of the Pacific Islands
Cuba	Malaysia	Tunisia
Cyprus	Mali	Turkey
Czechoslovakia	Marshall Islands	Uganda
Denmark	Mauritania	Union of Soviet Socialist Republics
Dominica	Mauritius	United Kingdom
Dominican Republic	Mexico	United States
Ecuador	Micronesia	Uruguay
El Salvador	Morocco	Vanuatu
Equatorial Guinea	Nepal	Venezuela
Ethiopia	Netherlands	Yemen
Fiji	New Zealand	Yugoslavia
Finland	Nicaragua	Zaire
Gabon	Niger	Zambia

List of Social Security Programs, by Type

Country	Types of Social Security Programs				
	Old Age, Survivors, and Disability	Sickness and Maternity ¹ (Medical Care) ²	Work Injury	Unemployment	Family Allowances
Afghanistan	X	X	X		
Algeria	X	X•	X		X
Antigua-Barbuda	X	X•	X		
Argentina	X	X•	X		X
Australia	X	X•	X	X	X
Austria	X	X•	X	X	X
Bahamas	X	X	X		
Bahrain	X		X		
Bangladesh		X•	X	X	
Barbados	X	X	X	X	
Belgium	X	X•	X	X	X
Belize	X	X	X		
Benin	X		X		X
Bermuda	X		X		
Bolivia	X	X•	X		X
Botswana			X		
Brazil	X	X•	X	X	X
Bulgaria	X	X•	X	X	X
Burkina Faso	X		X		X
Burma		X•	X		
Burundi	X		X		X
Cameroon	X		X		X
Canada	X	X•	X	X	X
Cape Verde	X	X•	X		X
Central African Republic	X		X		X
Chad	X		X		X
Chile	X	X•	X	X	X
China, People's Republic	X	X•	X	X	
Colombia	X	X•	X		X
Congo	X		X		X
Costa Rica	X	X•	X		X
Côte d'Ivoire	X		X		X

See footnotes at end of table.

List of Social Security Programs, by Type—Continued

Country	Types of Social Security Programs				
	Old Age, Survivors, and Disability	Sickness and Maternity ¹ (Medical Care) ²	Work Injury	Unemployment	Family Allowances
Cuba	X	X•	X		
Cyprus	X	X•	X	X	
Czechoslovakia	X	X•	X	X	X
Denmark	X	X•	X	X	X
Dominica	X	X•	X		
Dominican Republic	X	X•	X		
Ecuador	X	X•	X	X	
Egypt	X	X•	X	X	
El Salvador	X	X•	X		
Equatorial Guinea	X		X		X
Ethiopia	X		X		
Fiji	X		X		
Finland	X	X•	X	X	X
France	X	X•	X	X	X
Gabon	X		X		X
Gambia	X		X		
Germany	X	X•	X	X	X
Ghana	X		X		
Greece	X	X•	X	X	X
Grenada	X	X			
Guatemala	X	X•	X		
Guinea	X	X•	X		X
Guyana	X	X	X		
Haiti	X		X		
Honduras	X	X•	X		
Hong Kong	X	X	X		
Hungary	X	X•	X	X	X
Iceland	X	X•	X	X	
India	X	X•	X		
Indonesia.	X	X•	X		
Iran	X	X•	X	X	X
Iraq	X	X•	X		

See footnotes at end of table

List of Social Security Programs, by Type—Continued

Country	Types of Social Security Programs				
	Old Age, Survivors, and Disability	Sickness and Maternity ¹ (Medical Care) ²	Work Injury	Unemployment	Family Allowances
Ireland	X	X•	X	X	X
Israel	X		X	X	X
Italy	X	X•	X	X	X
Jamaica	X	X	X		
Japan	X	X•	X	X	X
Jordan	X		X		
Kenya	X		X		
Kiribati	X		X		
Korea (South)	X		X		
Kuwait	X				
Lebanon	X	X•	X		X
Liberia	X		X		
Libya	X	X•	X		
Luxembourg	X	X•	X	X	X
Madagascar	X		X		X
Malawi			X		
Malaysia	X		X		
Mali	X		X		X
Malta	X	X	X	X	X
Marshall Islands	X				
Mauritania	X		X		X
Mauritius	X		X		X
Mexico	X	X•	X		
Micronesia, Federated States	X				
Morocco	X	X	X		X
Nepal	X		X		
Netherlands	X	X•	X	X	X
New Zealand	X	X•	X	X	X
Nicaragua	X	X•	X		
Niger	X		X		X
Nigeria	X		X		
Norway	X	X•	X	X	X

See footnotes at end of table

List of Social Security Programs, by Type—Continued

Country	Types of Social Security Programs				
	Old Age, Survivors, and Disability	Sickness and Maternity ¹ (Medical Care) ²	Work Injury	Unemployment	Family Allowances
Pakistan	X	X•	X		
Palau	X				
Panama	X	X•	X		
Papua New Guinea	X		X		
Paraguay	X	X•	X		
Peru	X	X•	X		
Philippines	X	X•	X		
Poland	X	X•	X	X	X
Portugal	X	X•	X	X	X
Romania	X	X•	X	X	X
Rwanda	X		X		
Saint Christopher and Nevis	X	X•	X		
Saint Lucia	X	X	X		
Saint Vincent	X	X	X		
Sao Tome and Principe	X	X	X		
Saudi Arabia	X		X		
Senegal	X		X		X
Seychelles	X	X	X		
Sierra Leone			X		
Singapore	X		X		
Solomon Islands	X		X		
Somalia			X		
South Africa	X	X	X	X	X
Spain	X	X•	X	X	X
Sri Lanka	X		X		
Sudan	X		X		
Swaziland	X		X		
Sweden	X	X•	X	X	X
Switzerland	X	X•	X	X	X
Syria	X		X		
Taiwan	X	X•	X		
Tanzania	X		X		

See footnotes at end of table

List of Social Security Programs, by Type—Continued

Country	Types of Social Security Programs				
	Old Age, Survivors, and Disability	Sickness and Maternity ¹ (Medical Care) ²	Work Injury	Unemployment	Family Allowances
Thailand			X		
Togo	X		X		X
Trinidad and Tobago	X	X	X		
Tunisia	X	X•	X	X	X
Turkey	X	X•	X		
Uganda	X		X		
Union of Soviet Socialist Republics	X	X•	X		X
United Kingdom	X	X•	X	X	X
United States of America	X		X	X	
Uruguay	X	X•	X	X	X
Vanuatu	X				
Venezuela	X	X•	X	X	
Western Samoa	X		X		
Yemen	X				
Yugoslavia	X	X•	X	X	X
Zaire	X		X		X
Zambia	X		X		
Zimbabwe			X		

¹ Sickness and Maternity refers to cash benefits for sickness and maternity. Countries must provide both benefits to be included.

² A • denotes that medical care and/or hospitalization coverage are provided in addition to cash sickness and maternity benefits.

Tables

Table 1.—Number of countries by type of social security program, selected years

Type of Program	1940	1949	1958	1967	1977	1990
Any type of program	57	58	80	120	129	146
Old-age, disability, survivors	33	44	58	92	114	138
Sickness and maternity	24	36	59	65	72	86 ¹
Work injury	57	57	77	117	129	139
Unemployment	21	22	26	34	38	44
Family allowances	7	27	38	62	65	63

¹ Includes countries with both cash sickness and cash maternity benefits, plus Australia, which has cash sickness and medical care programs only. Of the 86 countries that offer sickness and maternity benefits, 70 also offer medical care and/or hospitalization coverage. For a detailed breakdown for all programs, see chart on p. xxvi.

Table 2.— Social security related statistics — OECD countries (1991)

Country	Total Population ¹	Age 65 and over ²	Dependency Ratio ³	Activity Rate ^{4,5}	Statutory pensionable age, by sex		Unemployment ^{1,5}	Average annual wage ^{5,10}
					Male	Female		
Australia	17,288	11	50	50	65	60	587	24,407 ⁶
Austria	7,666	15	48	45 ⁶	65	60	166	301,812
Belgium	9,922	15	49	42 ⁶	65 ¹¹	65 ¹¹	403	981,072 ⁶
Canada	26,835	12	48	51 ⁶	65	65	1,109	31,424
Denmark	5,133	16	48	57	67	67	272	165,260
Finland	4,991	14	49	52	65	65	88	71,848 ⁶
France	55,596	14	52	44 ⁶	60	60	2,505	73,855 ⁶
Germany	79,548	15	45	48 ⁶	65	65	1,883	41,224
Greece	10,043	14	50	39 ⁸	65	60	303	1,673,904 ⁶
Iceland	260	11	55	51 ⁷	67	67	2	1,193,517 ⁶
Ireland	3,489	12	62	37 ⁷	66	66	225	11,474
Italy	57,772	15	45	42	60	55	2,621	NA ⁹
Japan	124,017	12	43	52	60	57	1,340	4,224,240
Luxembourg	388	13	44	42	65	65	2	1,347,276 ⁶
Netherlands	15,022	13	45	46	65	65	346	43,052 ⁶
New Zealand	3,309	11	52	48	60	60	164	28,423
Norway	4,273	16	54	50	67	67	93	171,952 ⁶
Portugal	10,388	13	50	48	65	62	231	524,972 ⁷
Spain	39,385	14	49	39	65	65	2,350	1,492,608 ⁶
Sweden	8,564	18	56	54	65	65	69	174,835
Switzerland	6,784	15	46	52 ⁷	65	62	18	43,755 ⁶
Turkey	58,581	5	70	39 ⁶	55	50	980	NA ⁹
United Kingdom	57,515	16	53	50 ⁷	65	60	1,665	11,645
United States	252,502	13	52	50 ⁶	65	65	6,874	22,998

Sources: U.S. Social Security Administration, Office of International Policy.

U.S. Bureau of the Census, Center for International Research.

International Labour Office: *Year Book of Labour Statistics*, 1991.

¹ Thousands.

² Percent of total population.

³ Population aged zero through 14 plus population aged 65 and over, divided by population aged 15-64 inclusive (percent).

⁴ Percent of total population economically active.

⁵ 1990

⁶ 1989

⁷ 1988

⁸ 1987

⁹ Not available.

¹⁰ Local currency — manufacturing.

¹¹ Depends on years of coverage; 45 years for men, 40 years for women.

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Argentina	8	Guinea	124	Philippines	225
Australia	11	Guyana	126	Poland	228
Austria	14	Haiti	128	Portugal	231
Bahamas	17	Honduras	129	Romania	234
Bahrain	19	Hong Kong	131	Rwanda	237
Bangladesh	21	Hungary	133	Saint Christopher	
Barbados	22	Iceland	136	and Nevis	239
Belgium	24	India	138	Saint Lucia	241
Belize	28	Indonesia	141	Saint Vincent	243
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Bermuda	32	Iraq	146	Saudi Arabia	246
Bolivia	34	Ireland	148	Senegal	248
Botswana	37	Israel	151	Seychelles	250
Brazil	38	Italy	154	Sierra Leone	252
Bulgaria	41	Jamaica	158	Singapore	253
Burkina Faso	44	Japan	160	Solomon Islands	255
Burma	46	Jordan	164	Somalia	256
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Old Age, Disability, Death

(Based on 1987 Labor Code)

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 55 afghanis.

Coverage

Employed persons in private establishments, cooperatives, social organizations, joint enterprises, and government.

Source of Funds

Insured person: 3% of earnings.

Additional amount depending on rank or grade.

Employer: None.

Government: Subsidy equal to 3% of earnings.

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women), after working 25 years for men, 20 years for women.

Old Age Benefits

Old-age pension: up to 100% of salary.

Permanent Disability Benefits

Disability pension: Equal to salary if 60% disabled.

Under 60% disabled, compensation according to reduction in salary.

Medical clinics established for disabled.

Administrative Organization

Ministry of Finance.

Sickness and Maternity

First law: 1946 (labor law).

Current law: 1985 (public health).

Labor code: 1987.

Type of program: Social insurance system.

Coverage

All citizens.

Source of Funds

Insured person: See pension contribution above.

Employer: None.

Government: See pension contribution above.

Sickness and Maternity Benefits

Sickness benefit: 20 days leave with salary.

Maternity benefit: 90 days leave with salary.

If twins, 15 days additional leave with salary.

Administrative Organization

Ministry of Finance.

Work Injury

First law: 1946.

(Currently based on 1987 labor code; medical compensation based on 1989 regulations.)

Type of program: Contributory lump-sum benefit system.

Coverage

Employed persons in private establishments, cooperatives, social organizations, joint enterprises and government.

Source of Funds

Insured person: 1% of earnings.

Employer: None.

Government: None.

Above contributions deposited in employer compensation fund.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: If 10% - 60% disabled, benefit equals 30% of minimum salary rate times percent of incapacity.

Permanent Disability Benefits

Permanent disability benefit: If 60% - 100% disabled, benefit equals 60% of minimum salary rate times percent of incapacity.

Survivor Benefits

Survivor benefit: Benefit equals 80% of minimum salary rate times 100.

Administrative Organization

Ministry of Labor and Social Affairs, supervision of program through its Inspection Department.

Contact—Alexander Estrin—202-282-7116

Old Age, Disability, Death

First law: 1949.

Current law: 1983 (effective January 1, 1984).

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 9.55 dinars.

Coverage

All employed and self-employed persons.

Special system for members of the Armed Forces.

Source of Funds

Insured person: 3.5% of total earnings.

Employer: 3.5% of payroll.

Government: None.

Disability and survivor benefits financed under sickness and maternity program (see below).

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women and veterans) with 15 years of coverage (10 years until January 1, 1989, if covered under the former general and agricultural schemes). Early retirement available for those in arduous or unhealthy work (age to be announced), female workers who raised a child for at least 9 years (retirement reduced 1 year per child, maximum 3 years); permanently disabled workers with 15 years' coverage (pension calculated as if 20) and unable to meet disability pension requirements. Retirement necessary.

Retirement allowance: 65 years old with 5 years or 20 quarters of coverage and ineligible for old-age pension.

Disability pension: Loss of all working capacity for total disability pension or 1/2 of earning capacity for partial disability pension. Currently covered and either 36 days of employment in last 12 months or 108 days in last 3 years.

Survivor pension: Deceased was pensioner or met qualifying conditions for pension.

Above benefits not payable abroad unless under reciprocal agreement.

Old-Age Benefits

Old-age pension: 2.5% of average monthly wage during last year or highest 3 years of earnings (whichever is most favorable) times years of coverage. Minimum pension, 2,300 times the minimum hourly wage; maximum (including spouse's supplement) 80% of final salary. Maximum can be increased by 2% per year (up to 5 years) for delayed retirement.

Dependents' supplements: 600 times the minimum hourly wage.

Retirement allowance: 2.5% of average monthly wage during last year or highest 3 years (whichever is most favorable) times years of coverage.

Constant-attendance supplement (payable to permanently disabled pensioners who fail to meet disability pension requirements): 40% of pension.

Permanent Disability Benefits

Disability pension: 80% of average earnings during last year or highest 3 years (whichever is most favorable), if totally disabled.

Constant-attendance supplement: 40% of pension.

Partial disability: 60% of earnings.

Survivor Benefits

Survivor pension: Widow of any age, 75% of old-age or disability pension paid or accrued to insured (50% if other survivors). If more than 1 widow, pension divided equally.

Other eligible survivors: Children under age 18 (21 if apprentice or student, any age if disabled or female without income) and dependent parents. Pension equals 30% if 1 survivor, 40% divided equally if more than 1.

If no surviving spouse, pension divided among other survivors: 45% (full orphan), 30% (dependent parent).

Maximum pension: 90% of pension paid or accrued to insured.

Survivor settlement: Lump sum of 12 times final monthly earnings of deceased. Minimum, 12 times minimum monthly wage.

Administrative Organization

Ministry of Social Affairs, general supervision.

National Retirement Fund, administration of old-age program;

National Social Insurance Fund, administration of disability program.

Sickness and Maternity

First law: 1949.

Current law: 1983 (effective January 1, 1984).

Type of program: Social insurance system.

Coverage

All employed persons are entitled to cash sickness and medical/maternity benefits.

Spouses of workers or of pensioners in receipt of either old-age, disability, or work-injury (when the incapacity is at least 50 percent) pensions are covered for in-kind (i.e., medical) maternity benefits. Spouses, dependent children, and dependent parents of workers, of pensioners in receipt of either old-age, disability or work-injury pension (when the incapacity is at least 50 percent) or of certain prisoners are covered for in-kind sickness benefits.

National Liberation War pensioners, disabled persons, and unemployed students and their dependents are eligible for in-kind sickness and medical benefits.

Source of Funds

Insured person: 1.5% of total earnings.

Employer: 12.5% of payroll. (9% for agricultural sector; 11% for public employees.)

Government: None.

Contributions also finance disability and survivor benefits above and death allowance.

Qualifying Conditions

Cash sickness and medical benefits: For entitlement to first 6 months of sickness benefits, insured employed for 9 days (or 60 hours) in last 3 months, or 36 days (or 240 hours) in last 12 months. For extended benefits (after 6 months), insured employed for 36 days (or 240 hours) during last 12 months or 108 days during last 3 years.

Cash maternity benefit: 9 days (or 60 hours) of insured employment in last 3 months, or 36 days (or 240 hours) in last 12 months before pregnancy.

Sickness and Maternity Benefits

Sickness benefit: 50% of daily earnings (100% if extended illness or hospitalization) for 1st through 15th day; 100% of daily earnings from 16th day up to maximum of 3 years (4 years under certain circumstances).

Minimum daily benefit (at 100% rate), 8 times minimum hourly wage.

Maternity benefit: 100% of earnings, payable for up to 14 weeks. Minimum daily benefit: 8 times minimum hourly wage.

Workers' Medical Benefits

Medical benefits: Cash refund of 80% (100% in certain cases) of medical expenses. (Insured normally pays for services and is subsequently reimbursed by appropriate fund.)

Includes medical treatment, surgery, hospitalization, drugs, laboratory services, ophthalmology and optician services, some dental care including prostheses, functional and vocational rehabilitation, prostheses, thermal and specialized cures, and transportation.

100% reimbursement for maternity benefits; hospital charges limited to 8 days.

Complete medical care in government hospitals provided free and for unlimited time.

Survivor Benefits

Medical benefits for dependents: Same as for insured person.

In-kind maternity benefits only; same as for insured person (payable to spouses only).

Administrative Organization

Ministry of Social Affairs, general supervision.

National Social Insurance, Work Accident, and Occupational Disease Fund, administration of program.

Work Injury

First law: 1919.

Current law: 1983 (effective January 1, 1984).

Type of program: Social insurance system.

Coverage

All employed persons, including students in technical schools, persons undergoing medical or vocational rehabilitation, voluntary social security administrators, wards of juvenile courts, students, and certain prisoners.

Source of Funds

Insured person: None.

Employer: 2% of payroll.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings.

Payable from day after accident for duration of incapacity or until recovery or certification of permanent disability.

Minimum daily benefit: 8 times minimum hourly wage.

Permanent Disability Benefits

Permanent disability pension: 100% of average earnings during last 12 months times the degree of incapacity (if 10% or more). (Lump sum based on pension paid if degree of incapacity is less than 10%.)

Minimum pension: 2,300 times the minimum hourly wage.

Lump sum of 3 times the annual benefit is payable to injured foreign workers who leave the country, unless they are covered under bilateral social security agreement.

Constant-attendance supplement: 40% of pension.

Workers' Medical Benefits

Medical benefits: Medical treatment, surgery, hospitalization, drugs, laboratory services, ophthalmology and optician services, some dental care, prostheses, functional and vocational rehabilitation, thermal and specialized cures and transportation. No limit on duration.

Survivor Benefits

Survivor pension: Widow of any age, 75% of insured's average wages in the 12 months before accident, if death is consequence; otherwise 75% of pension paid or accrued to insured. If more than 1 widow, pension divided equally.

Other eligible survivors: Children under age 18 (21 if apprentice or student, any age if disabled or female without income) and dependent parents. Pension equals 30% if 1 survivor, 40% divided equally if more than 1.

If no surviving spouse, pension divided among other survivors: 45% (full orphan), 30% (dependent parent).

Maximum pension: 90% of pension paid or accrued to insured.

Survivor settlement: Lump sum of 12 times final monthly earnings of deceased. Minimum, 12 times minimum monthly wage. Survivors of foreign workers are eligible for benefits if residents or covered by reciprocal agreement at time of accident.

Administrative Organization

Ministry of Social Affairs, general supervision.

National Social Insurance, Work Accident, and Occupational Disease Fund, administration of program.

Family Allowances

First and current law: 1941.

Type of program: Employment-related system.

Coverage

Nonagricultural employees and social insurance beneficiaries with 1 or more children.

Special systems for public employees and employees of certain agricultural cooperatives.

ALGERIA

Source of Funds

Insured person: None.

Employer: 6% of payroll.

Government: None.

Qualifying Conditions

Family allowances: Child must be under age 17 (18 if apprentice, 21 if student or disabled).

Insured person must have earned at least 1,900 dinars a year or 160 dinars a month and be aged, disabled, or ill.

Family Allowance Benefits

Family allowances: 140 dinars a month for each child.

School allowance of 250 dinars a year for each child over age 6 payable in addition to regular family allowance.

Administrative Organization

Ministry of Social Affairs, general supervision.

National Social Insurance, Work Accident, and Occupational Disease Fund, administration of program through regional offices.

Contact—G. Ricardo Campbell—202-282-7173

Old Age, Disability, Death

First and current law: 1972.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 2.70 East Caribbean (E.C.) dollars.

Coverage

Employed persons aged 16-59.

Exclusions: Family and casual employment with wages under E.C. \$7.50 a week.

Source of Funds

Insured person: 3% of wages.

Employer: 5% of payroll.

Government: None.

Maximum earnings for contribution and benefit purposes: E.C. \$30,000 a year.

Qualifying Conditions

Old-age pension: Age 60 and 500 weeks of contributions (reduced benefit if 156-500 weeks).

Old-age grant: Age 60, ineligible for periodic benefit, and at least 26 weeks of contributions.

Disability pension: Minimum of 156 weeks of contributions.

Survivor pension: Age 60 and 500 weeks of contributions (reduced benefit if 156-500 weeks).

Old-Age Benefits

Old-age pension: 25% of covered earnings, plus 1% of earnings for each 50 weeks of contribution over 500 weeks.

Transitional benefit: 25% of earnings. Minimum E.C. \$15, maximum E.C. \$25.

Old-age grant: E.C. \$300 or 75% of combined employer and employee contributions, whichever is greater.

Permanent Disability Benefits

Disability pension: Same as old-age pension.

Disability grant: Same as old-age grant.

Survivor Benefits

Survivor pension: 50% of actual or prospective pension of deceased, payable to widow aged 50 or over (1 year limit if under age 50 at worker's death).

Orphans: 20% of pension (40% if full orphan) payable to children under age 16 (18 if student).

Funeral grant: E.C. \$350.

Administrative Organization

Ministry of Finance, general supervision.

Social Security Board, administration of program.

Coverage

See pension coverage above.

Source of Funds

Insured person: 2.5% of covered earnings.

Employer: 2.5% of covered earnings.

Government: None. (Pays cost of medical care for noninsured residents under age 16, permanently incapable of work due to age, or suffering from a specific listed illness.)

Maximum earnings for contribution purposes: E.C. \$18,000 a year.

Qualifying Conditions

Cash sickness benefits: 26 weeks of contributions in last year.

Cash maternity benefits: 26 weeks of contributions in year preceding confinement.

Maternity grant: Wives of workers insured for sickness benefit.

Medical benefits: 26 weeks of contributions in last year.

Sickness and Maternity Benefits

Sickness benefit: 60% of average earnings. Payable after 3-day waiting period.

Maternity benefit: 60% of average earnings. Payable for 6 weeks before confinement for total of 13 weeks.

Maternity grant: E.C. \$40.

Workers' Medical Benefits

Medical benefits: Medical services are provided directly through public health facilities. Partial reimbursement for private medical care.

Necessary medical treatment abroad paid up to E.C. \$500.

Dependents' Medical Benefits

Medical benefits for dependents: Medical services are provided directly through public health facilities. Partial reimbursement for private medical care.

Necessary medical treatment abroad paid up to E.C. \$500.

Administrative Organization

Ministry of Finance, general supervision.

Social Security Board, administration of program.

Contact—Peter Puidak—202-282-7294.

Sickness and Maternity

First and current law: 1973 (cash sickness and maternity), 1978 (medical benefits).

Type of program: Social insurance system.

Old Age, Disability, Death

First laws: 1944 (commerce), 1946 (industry), and 1954 (rural workers). Other laws for special groups enacted 1904-58.

Current laws: 1967 and 1968.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 5,120 australs. (Currency unit has recently been renamed "peso.")

Coverage

Employed and self-employed persons.

Separate systems for public and private employees (identical provisions) and self-employed.

Voluntary affiliation for nonworking individuals under age 55.

Source of Funds

Insured person: 10% of earnings. Self-employed pay 21%. In agricultural activities, contribution of the insured is replaced by a sales tax on agricultural produce.

Employer: 11% of payroll.

Government: About 90% of contribution of insured, plus cost of means-tested pensions.

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women), (65 and 60 if self-employed), with 30 years of employment, including 15 years of contribution. Insured person may substitute 2 years of age after retirement age for 1 year of contribution. Retirement age as well as contribution and employment requirements lowered 5 years for hazardous or unhealthy occupations.

Reduced pension, age 65 (70 for self-employed) after 10 years of employment, of which at least 5 must have been within last 8 years. Monthly pension reduced if pensioner continues in gainful employment. Payment abroad requires administrative authorization.

Disability pension: Reduction of earning capacity by 66% (total disability); employed at time of onset. No minimum qualifying period, except voluntarily insured must have at least 3 years of coverage.

Survivor pension: Deceased met pension requirements or was pensioner at death.

Old-Age Benefits

Old-age pension: 70% of average adjusted earnings during highest 3 of last 10 years, plus increments for deferred retirement: 8% after 3 years of deferral, 10% after 4 years, 12% after 5 years or more. (Self-employed, 100% of average earnings.) Reduced pension, 60% of average adjusted earnings during highest 3 of last 5 years. (Self-employed, 70% of average earnings.)

Minimum pension: 800,000 australs a month. Pension reduced to minimum if person continues to work. (Effective September 1991, minimum pension: 1,500,000 australs; maximum pension: 7,600,000 australs a month.) Schedule of payments: 13th payment equal to month's pension paid each year.

Permanent Disability Benefits

Disability pension: 70% of average adjusted earnings during highest 3 of last 10 years. (Self-employed, 100% of average earnings.)

Minimum and maximum pensions: Same as for old-age pension.

Partial disability: Proportion of total disability pension corresponding to percentage loss of capacity.

Schedule of payments: 13th payment equal to month's pension paid each year.

Means-tested allowance: 40,000 australs a month, payable at any age to needy disabled persons ineligible for pension.

Survivor Benefits

Survivor pension: 75% of pension paid or payable to insured.

Spouse receives half of pension; remainder divided equally among other survivors. Spouse gets full survivor pension if no children, grandchildren, or parents.

Eligible survivors (in order of priority): Widow of any age; children under age 18 (21 if student); unmarried daughter over age 50; widowed, divorced or separated daughter; dependent parent; orphaned grandchildren or brothers and sisters under age 18 (21 if student) if dependent on insured. No age limit if disabled.

Maximum survivor pensions: 100% of pension of insured.

Schedule of payments: 13th payment equal to month's pension paid each year.

Funeral grant: Lump sum of 3 months' minimum wage.

Administrative Organization

Ministry of Labor and Social Security, general supervision through its Secretariat of Social Security.

National Institute for Social Insurance, administration of programs for employees and self-employed persons.

Sickness and Maternity

First law: 1934 (maternity).

Current laws: 1968 (maternity), 1974 (sickness), and 1980 (medical benefits).

Type of program: Social insurance (medical benefits), employer-liability (cash sickness benefits), and employment-related systems (maternity benefits).

Coverage

Cash sickness benefits: All employed persons.

Cash maternity benefits: Employed women, except domestic servants.

Medical benefits: Employed persons and pensioners, except the military police, and public provincial and municipal employees. Individuals may contract out.

Voluntary coverage for formerly employed.

(Those over 70 years of age with 10 years of residency, and neither insured nor dependent, are eligible for free medical care.)

Source of Funds

Medical benefits:

Insured person: 3% of earnings, plus 1% of earnings for each covered dependent besides spouse or children.

(Pensioners pay 3% of social security pension. If a worker contracts out for medical benefits, 10% of contribution of insured and all of employer contribution are still deducted for social security.)

Employer: 4.5% of payroll, plus 0.9% to the National Health Insurance Administration.

Government: Subsidizes coverage of persons who would not otherwise qualify.

Cash maternity benefits:

Financed through family allowance program.

Qualifying Conditions

Cash maternity benefits: 10 months' continuous employment preceding confinement, or 1 month of employment in current position and 6 months of employment in 12 months preceding current position.

Cash sickness benefits: Currently employed or pensioner.

Medical benefits: Currently employed or pensioner.

Sickness and Maternity Benefits

Sickness benefit: 100% of salary for up to 6 months for employees with 5 years of service, or 3 months for employees with less than 5 years. Payable twice as long to workers with dependents.

(Commercial code requires employers to pay full wages of employees for 3-6 months of sickness or absence due to non-occupational accidents.)

Maternity benefit: 100% of earnings.

Payable for 90 days. (Insured has option of either 30 days before and 60 days after confinement or 45 days before and 45 days after confinement.) Prenatal grant: See family allowances.

Birth grant: See family allowances.

Workers' Medical Benefits

Medical benefits: Medical and hospital care. Workers enroll in a public or private facility under contract with the National Institute of Social Services.

Dependents' Medical Benefits

Medical benefits for dependents: Same benefits as insured for wife, sons under age 18 (21 if students, no limit if disabled), and daughters under age 21 (no limit if disabled). Other dependents of the insured worker are eligible with payment of additional contributions.

Administrative Organization

Ministry of Health and Social Action, general supervision.

National Institute of Social Services, coordination of program through trade unions.

Minister of Labor and Social Security, Secretariat of Social Security, administration of maternity benefits.

Work Injury

First and current law: 1915.

Type of program: Employer liability/compulsory insurance with private carrier.

Coverage

Employed persons in private and public sector.

Exclusion: Domestic servants.

Source of Funds

Insured person: None.

Employer: Whole cost, through direct provision of benefits or insurance premiums.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit : 85% of earnings for first 30 days and 100% of earnings for next 11 months.

Payable until recovery or certification of permanent disability.

(Disability presumed to be permanent if it continues beyond 1 year.)

Permanent Disability Benefits

Permanent disability benefit : Lump sum equal to 1,000 times daily wage at time of accident; if totally disabled, multiplied by 100/age of person.

Payable in addition to any ordinary disability pension due.

Maximum grant: 260 times legal minimum monthly wage.

Partial disability: Lump sum equal to average daily wage loss times 1,000 days.

Constant-attendance supplement: 50% of pension; not included in maximum grant.

Medical benefits : Cost of medical attention, appliances and pharmaceuticals covered by employer.

Survivor Benefits

Survivor benefit : Lump sum equal to 1,000 times daily wage at time of accident multiplied by 100/age of person.

Payable in addition to any ordinary survivor pension due.

Maximum: 260 times legal minimum wage.

Payable to spouse, children, and other dependent relatives according to inheritance laws.

Funeral grant: Cost of burial; maximum, 3 months' wages.

Administrative Organization

Ministry of Labor and Social Security, and Secretariat of Social Security, enforcement of law through the Department of Work Accidents of the National Directorate of Social Protection.

Employers may insure liability with private insurance company or employer mutual society.

Unemployment

First and current law: 1967.

Coverage

Construction workers only.

Source of Funds

Insured person: None.

Employer: 4% of payroll.

Government: None.

Unemployment Benefits

Upon separation or retirement, employers must pay severance indemnity of 1 month's wages per year of service up to 10 years; maximum per month equivalent to 3 times legal minimum wage.

Contact—Alexander Estrin—202-282-7116

Family Allowances

First law: 1957.

Current law: 1968.

Type of program: Dual employment-related and assistance program.

Coverage

Employed persons, pensioners, and recipients of means-tested benefit.

Exclusion: Domestic servants.

Source of Funds

Insured person: None.

Employer: 9% of payroll.

Government: Cost of benefits for pensioners and recipients of means-tested benefits.

Qualifying Conditions

Family allowances: Child must be under age 15 (21 if student, no limit if disabled).

Marriage and birth grants: Current continuous employment for 6 months, or 1 month of employment in current position and 6 months of employment in 12 months preceding current position.

Prenatal grant: 3 months' employment.

Spouse, child, and student benefits: Currently employed or pensioner.

Family Allowance Benefits

Family allowances (amounts as of April 1991): Dependent wife or dependent disabled husband, 80,000 australs a month. 130,000 australs a month for each child; supplement of 30,000 australs for families with 3 or more children. Student benefits: 30,000 australs a month for each primary, secondary school and university student.

Vacation bonus paid in January.

Primary student aid of 300,000 australs paid in February (600,000 australs if individual is disabled).

Prenatal grant: 130,000 australs a month for 9 months.

Birth or adoption grants: 1,000,000 australs for birth and 3,000,000 australs for adoption.

Marriage grant: 1,500,000 australs.

Administrative Organization

Ministry of Labor and Social Security, Secretariat of Social Security, general supervision.

Family Allowance Funds for Industry, Commerce, and Dockworkers, administration of program; managed by bipartite boards.

Employers pay allowances directly to employees, and settle any surplus or deficit of contributions due with Fund by which covered.

National Directory for Social Protection administers the payment of allowances to recipients of means-tested benefit.

Old Age, Disability, Death

First laws: 1908 (old-age and disability pensions) and 1942 (widow's pension).
Current law: 1947.
Exchange rate: Dual universal and social assistance system.
Exchange rate: U.S.\$1.00 equals 1.30 Australian dollars (A\$).

Coverage

Residents.

Source of Funds

Insured person: None.

Employer: None.

Government: Entire cost from general revenues.

Qualifying Conditions

Old-age pension: Age 65 (men) or 60 (women), and resident and physically present in country at application. 10 years of continuous residence (5 years if total residence exceeds 10 years); means-tested, unless permanently blind.

Paid abroad if payable before leaving country; may be reduced.

Disability pension: Age 16 or over, loss of 85% of working capacity, or permanently blind. (As of 1 October 1991, replaced by new Disability Support Pension: Age over 16; a minimum 20% level of impairment and an inability to work full time at full wages for the foreseeable future due primarily to a physical or mental impairment, or permanently blind.)

Resident and physically present in country at application.

If incapacity occurs abroad, same minimum residence requirements as for old-age pension; otherwise, no minimum residence requirement. Means-tested, unless permanently blind.

Paid abroad if payable before person leaves country; may be reduced.

Survivor pension: Widows and widowers, divorced and separated spouses with dependent children; widows without children if age 50 on July 1, 1987. Means-tested. Resident and physically present in country at application. If couple resides in Australia when death, divorce or separation occurs, no minimum residence requirement. Otherwise 5 years' continuous residence immediately preceding application or 10 years' continuous residence any time. Paid abroad if payable before person leaves country; may be reduced.

Carer's pension: Claimant provides long-term care at home to a severely disabled old-age or disabled pensioner.

Old-Age Benefits

Old age pension (means-tested, except if blind): Up to A\$145.85 a week for singles and A\$243.20 for couples.

Wife's pension (means-tested): Up to A\$121.60 a week.

Child's supplement (means-tested): Up to A\$26.50 a week for each child under age 13; up to A\$38.65 if between age 13-15; A\$17.00 a week if dependent student aged 16-24.

Single pensioner with children (guardian's allowance) (means-tested): Up to A\$13.90 a week, regardless of number of children.

Rental assistance (means-tested): Up to A\$40 a week if paying more than A\$20 rent, according to number of children.

Carer's pension (means-tested): Up to A\$145.85 a week (A\$121.60 if spouse).

Remote area supplement: A\$7.00 a week (single) or A\$12 a week (couple), plus A\$3.50 per child.

Adjustment: Pension, carer's pension, and wife's supplement adjusted in March and September according to price index.

Permanent Disability Benefits

Disability pension (means-tested, except if blind): Same as old-age pension.

Wife's pension, child's supplement, single pensioner with children (guardian's allowance), rental assistance, carer's pension: Same as under old-age pension (all means-tested).

Remote area supplement: Same as under old-age pension.

Adjustment: Disability pension, carer's pension, and wife's pension adjusted in March and September according to price index.

Survivor Benefits

Survivor pension (means-tested): Same as single old-age pension.

Child's supplement (means-tested): Same as under old-age pension.

Single pensioner with children (means-tested): Same as under old-age pension.

Rental assistance (means-tested): Same as under old-age pension.

Funeral grant: On death of pensioner, 14 weeks' pension payable to surviving spouse, child (if deceased pensioner a single parent), or carer.

On death of single pensioner, 1 pension payment is credited to the estate.

Adjustment: Survivor pension adjusted in March and September according to price index.

Administrative Organization

Department of Social Security with administration of program through 20 area and 213 regional local and rural service offices.

Sickness and Maternity

First laws: 1944 (cash sickness benefits); 1947 (pharmaceutical benefits); and 1948 (national health program).

Current laws: 1947 (cash benefits); 1953 (medical and hospital benefits); 1973 and 1983 (universal medical and hospital insurance--"Medicare").

Type of program: Dual social assistance (cash benefits) and universal (medical care) systems.

Coverage

Cash benefits: Gainfully employed persons with limited income, and others meeting qualifying conditions.

Medical benefits: Residents.

Source of Funds

Insured person: Medical benefits, 1.25% of taxable income above annual exempt amount equal to A\$19,045 (exempt amount increased by A\$2,100 per child) for couples and sole parents, or A\$11,745 for single persons without dependents.

Exemption from levy for veterans, war widows, and Armed Forces personnel without dependents (half levy if with dependents).

Government: Whole cost of cash benefits and assistance towards a wide-range of drugs under Pharmaceutical Benefits Scheme; rebates for medical, hospital, and nursing home benefits.

Commonwealth General Revenue Grants and Medicare Grants to States and Territories for public hospital operating costs.

Qualifying Conditions

Cash sickness benefits (means-tested): Age 16-64 (men) or 16-59 (women), resident in country. Insured has lost income from sickness, or would be eligible for unemployment benefit, but for sickness.

Medical benefits: Residents.

Pharmaceutical benefit: Residents.

Sickness and Maternity Benefits

Sickness benefit (means-tested): Up to A\$243.20 a week if married with dependent spouse; A\$134.30 if single, aged 21 and no dependents, A\$113.25 if age 18-20 and no dependents; A\$145.85 if single with dependents; or up to A\$102.40 if single and under age 18 with no dependents.

Child's supplement (income-tested): Same as under old age pension. Single beneficiary with children (guardian's allowance) (income-tested): Same as under old-age pension.

Payable after 7-day waiting period for as long as qualified.

Rental assistance (means-tested): Same as under old age pension.

Young homeless allowance: Up to A\$95.10 a week payable to 16-17 year olds who are homeless without parental or custodial support.

Remote area supplement: Same as under old-age pension.

Adjustment: Sickness benefit for 16-20 year olds without dependents adjusted in January according to price index.

Adjustment: Other benefits adjusted in March and September according to price index.

Workers' Medical Benefits

Medical benefits: 85% of schedule fee, or schedule fee less A\$26 (indexed annually for price changes), whichever is greater. (100% of schedule fee if patient's tax contribution exceeds A\$240 a year, also indexed annually according to price.)

Pharmaceutical benefit: Most prescribed medicines, with a fee of up to A\$15 per prescription. Pensioners, beneficiaries, and low income persons pay A\$2.50 fee per prescription.

Government pays pharmacists.

Hospital benefits: Free standard ward accommodations and treatment by staff doctors in public hospitals.

Private benefit organizations pay for private hospital stay, or public hospital charge for those who choose treatment by their own physician in public hospitals.

Dependents' Medical Benefits

Medical benefits for dependents: Same medical and hospital benefits as head of family. Family membership in private benefit organization also covers dependents.

Administrative Organization

Sickness benefits: Department of Social Security, administration of program through 20 area and 213 regional offices.

Medical and health benefits: Administered by the Health Insurance Commission, with Commonwealth Department of Community Services and Health setting policy.

Work Injury

First laws: 6 States, from 1902 (Western Australia) to 1918 (Tasmania); Seamen's Compensation 1911; Commonwealth Government employees, 1912; Northern Territory, 1931; Australian Capital Territory, 1946.

Current laws: Queensland, 1990; New South Wales, 1926 and 1987; Tasmania, 1927 and 1988; Australian Capital Territory, 1951; South Australia 1971 and 1986; Commonwealth Government employees, 1988; Western Australia, 1982; Victoria, 1985; and Northern Territory, 1986.

Type of program: Compulsory insurance with public or private carrier.

Coverage

Employed persons; self-employed usually not covered.

Source of Funds

Insured person: None.

Employer: Whole cost, through insurance premiums varying with risk (some employers permitted to act as self-insurers).

Government: None, except as a self-insurer for own employees.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings (Tasmania); 100% of earnings excluding overtime (South Australia); up to 80% of earnings plus compensation supplement (Victoria); 100% of prescribed rate (Western Australia). Remaining States/Territories, 100% of earnings for first 26 weeks (Queensland, 39 weeks) followed by flat-rate benefits of A\$234.52-A\$241.12 a week. Dependents' supplements: Where flat-rate benefits are paid, A\$51.40-A\$61.72 for spouse (indexed); A\$28.80-A\$55.10 for each child (indexed).

Maximum benefit: In Queensland, A\$67,870; South Australia, A\$65,300; Tasmania, A\$88,409; and Western Australia, A\$83,376. In Victoria, maximum is A\$550 per week. No maximum in New South Wales, Australian Capital Territory or Northern Territory. No waiting period.

Permanent Disability Benefits

Permanent disability pension: Total disability, same as temporary disability benefit.

Dependents' supplements: Same as for temporary disability benefit. Partial disability pension: Amount of earnings lost, subject to limit; lump-sum payments for specific injuries.

In New South Wales, lump sum payments for specified permanent injuries up to A\$98,000 and for pain and suffering up to A\$49,050.

Workers' Medical Benefits

Medical benefits: Reasonable cost of medical care, hospitalization,

transportation, nursing care, rehabilitation, etc. In New South Wales, A\$10,000 maximum for medical and hospital treatment; A\$5,000 for ambulance; further amounts if ordered by court.

Survivor Benefits

Survivor benefit: Lump sum of A\$59,980-A\$168,000 (indexed) plus lump sum of A\$1,000-A\$18,110 for each child (4 States), or weekly payment of A\$24.00-A\$55.10 per child (indexed).
Funeral grant: Reasonable cost of funeral (Queensland, Tasmania).
 Remaining jurisdictions, A\$1,000-A\$3,288.

Administrative Organization

Workmen's Compensation Board or Commission, administers claims in all States (except Northern Territory--multi-insurer system with claims administered by insurers) and for Commonwealth employees. Some States still allow common law actions for negligence against an employer.

Unemployment

First law: 1944.
 Current law: 1947.
 Type of program: Unemployment assistance.

Coverage

Gainfully employed persons (also payable to those not previously gainfully employed who meet qualifying conditions).

Source of Funds

Insured person: None.
Employer: None.
Government: Entire cost from general revenues.

Qualifying Conditions

Unemployment benefits (means-tested): Age 16-64 (men) or 16-59 (women). Resident in country.
 Capable and willing to undertake suitable work, steps taken to obtain work, and registered for employment.
 Unemployment not due to voluntary act, misconduct, labor dispute, or refusal of suitable offer (benefit may be postponed 2 or more weeks for offenses committed within last 3 year period).

Unemployment Benefits

Unemployment benefit (means-tested): Same as for cash sickness above. **Child's supplement** (means-tested): Same as sickness benefit. **Single beneficiary with children** (guardian's allowance) (income-tested): Same as for old-age pension.
 Payable after 1-week waiting period for as long as qualified.
Rental assistance: Same as for old-age pension.
Remote area supplement: Same as under old-age pension.
Adjustment: Unemployment benefit adjusted in March and September according to price changes (except for single persons under age 21 without dependents).

Administrative Organization

Department of Social Security, administration of program through 20 area and 213 regional offices.

Local offices of Department of Employment Education and Training and local agents receive claims.

Family Allowances

First law: 1941 (family allowances).
 Current law: 1947 (family allowances), 1973 (orphan's pension), 1987 (child disability allowance), 1987 (family allowance supplement), 1989 (single parent's benefit), and 1982 (family income supplement).
 Type of program: Dual universal and social assistance system.

Coverage

Residents with 1 or more children.

Source of Funds

Insured person: None.
Employer: None.
Government: Entire cost from general revenues.

Qualifying Conditions

Family allowances: Child must be under age 16 (25 if student). Parent or guardian as well as child (with exceptions) must be residents.
Orphan's pension: Both parents dead (or one dead, the other in a hospital or institution indefinitely, in prison for at least 10 years, or whose whereabouts unknown). Payable with family allowances.
Child disability allowance: Disabled child who requires more care and attention than a child of the same age who is not disabled. Must be cared for at home.
Sole parent's benefit: Male or female single parent. No minimum residence requirement if claimant becomes single parent in Australia, otherwise minimum residence requirement.
Family allowance supplement: Low income person with children and not eligible for other pension, benefit, or allowance.

Family Allowance Benefits

Family allowances: A\$20.00 a fortnight for 1st-3rd child, A\$26.70 each for 4th and each subsequent child. A\$26.70 a fortnight for children in institutions.
Orphan's pension: A\$32.10 a fortnight.
Child disability allowance (not income-tested): A\$59.90 a fortnight per child.
Family allowance supplement (means-tested): Up to A\$53.00 a fortnight per child under age 13; age 13-15, A\$77.30; student age 16-24, A\$68.00.
Single parent's benefit: Child and rental assistance and mother's or guardian's allowance, same as under old-age pension.
Adjustment: Single parent's benefit adjusted in March and September according to price index.

Administrative Organization

Department of Social Security, administration of program through 20 area and 213 regional offices.

Contact—Lillian Liu—202-282-7292

Old Age, Disability, Death

First laws: 1906 (salaried employees) and 1938 (wage earners).
Current laws: 1955 (employees) and 1979 (self-employed).
Type of program: Social insurance system.
Exchange rate: U.S.\$1.00 equals 10.38 schillings.

Coverage

Wage earners and salaried employees (separate systems with essentially identical provisions) earning 2,772 schillings or more a month, self-employed (except in agriculture), and apprentices. Special systems for miners, notaries, public employees, and agricultural self-employed.

Source of Funds

Insured person: 10.25% of earnings.
Employer: 12.55% of payroll.
Government: Any deficits; also cost of income-tested allowance. Maximum earnings for contribution and benefit purposes: 30,000 schillings a month. Subject to automatic annual adjustment for changes in national average covered earnings.

Qualifying Conditions

Old-age pension: Age 65 (men) or 60 (women). 180 months of contributions. Payable at age 60 (men) or 55 (women) after 1 year of sickness or unemployment, or 35 years of contribution with 24 months in last 3 years. Reduced by the amount of earnings above 2,772 schillings a month. Reciprocity required for payments abroad beyond 2 months.
Disability pension: Loss of 50% of normal earning capacity and 60 months of contribution in the last 10 years or 180 months of contributions in total.
Survivor pension: Insured met disability pension requirements or was pensioner at death.

Old-Age Benefits

Old-age pension: 1.9% of average earnings (recorded earnings revalued for national average earnings changes) in last 10-14 years for each of first 30 insurance years, plus 1.5% for each insurance year from 31-45; Maximum pension, 79.5% of covered earnings. Additional supplement of 1.9% of earnings for each year before age 50 if incapacity for work, up to a maximum of 50% of earnings. Child's supplement: 5% of earnings for each child under age 18 (25 if student, no limit if disabled); minimum, 267 schillings; maximum, 650 schillings a month.
Income-tested allowance: Amount raising pension to 6,000 schillings a month for individual, 8,600 schillings for couple, plus 640 schillings per child.
Schedule of payments: 14 payments a year.
Adjustment: Automatic annual adjustment of benefits for changes in national average covered earnings.

Permanent Disability Benefits

Disability pension: Same as old-age pension, including supplements. Constant-attendance allowance: 50% of pension. Minimum, 2,776 schillings; maximum, 2,911 schillings a month. Income-tested allowance: Same as for old-age pension.

Schedule of payments: 14 payments a year.

Adjustment: Automatic annual adjustment of benefits for changes in national average covered earnings.

Survivor Benefits

Survivor pension: 60% of basic pension of insured; minimum for widow, 30% of average earnings of insured; for widower, 20%. Orphans: 24% of basic pension of insured, or 36% if full orphan, for each orphan under age 18 (25 if student, no limit if disabled). Maximum survivor pensions: 110% of pension of insured. Income-tested allowance: Amount raising survivor pension to 6,000 schillings a month, orphan's pension to 2,260 schillings, or full orphan's pension to 3,366; after age 24, orphan to 3,980 schillings and full orphan to 6,000 schillings a month.
Schedule of payments: 14 payments a year.
Funeral grant: 6,000 schillings (under sickness insurance).
Adjustment: Automatic annual adjustment of benefits for changes in national average covered earnings.
Lump sum payable to survivors not entitled to pension.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision. Manual Workers' Pension Insurance Institution and Salaried Employees' Pension Insurance Institution, administration of pensions (separate institutions for public employees, railroads, mining, and agricultural and nonagricultural self-employed). Self-governing agencies, managed by elected representatives of insured persons and employers. Sickness funds collect contributions, transmit them to pension insurance institutions, and maintain contribution records for individual workers. Equalization funds to equalize surpluses and deficits between various systems.

Sickness and Maternity

First law: 1888.
Current laws: 1955 (employees), 1960 (maternity), 1974 (cash benefits for wage earners) and 1979 (self-employed).
Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employed persons earning 2,772 schillings or more a month, self-employed (except in agriculture), apprentices, and pensioners. Special systems for public and railway employees and agricultural self-employed.
Voluntary affiliation for noncovered residents.

Source of Funds

Insured person: Wage earners, 3.15% of wages; salaried employees, 2.5% of salary; pensioners, 3% of pension.
Employer: Wage earners, 3.15% of payroll (plus 4.5% to equalization fund for cash benefits); salaried employees, 2.5%.
Government: 50% of cash maternity benefits. (Pension insurance institutions make contributions for medical insurance of pensioners equal to 10.3% of pensions paid.)

Family Allowances Equalization Fund reimburses health insurance for 50% of the maternity grants.

Maximum earnings for contribution and benefit purposes: 30,000 schillings a month.

Adjustment: Subject to automatic annual adjustment for changes in national average covered earnings.

Qualifying Conditions

Sickness and maternity benefits: Currently in covered employment (funds may require 6 months of contribution in last year for optional benefits only).

Dependents' maternity grant: 10 months of contribution by insured in last 2 years and 6 contributions in last year.

Sickness and Maternity Benefits

Sickness benefit: Employer pays 100% of covered earnings for first 4-10 weeks for wage earners and 6-12 weeks (plus 4 additional weeks at 50%) for salaried employees, according to worker's length of service in establishment. Thereafter, sickness funds pay 50% (60% after 6 weeks) of covered earnings (half of sickness benefit to those receiving 50% from employer). Funds also pay up to 10% of earnings for wife and 5% per child up to a maximum of 75% of covered earnings. Duration: 26 weeks (extended to 78 weeks in special cases).

Maternity benefit: 100% of earnings for 8 weeks before and 8 weeks after confinement (12 weeks after in special cases).

Workers' Medical Benefits

Medical benefits: Service benefits ordinarily provided by doctors, hospitals, and druggists under contract with and paid directly by sickness funds; some funds operate own clinics or hospitals. Includes medical, maternity, and dental care, hospitalization, medicines, appliances, home nursing, preventive examinations, and transportation.

Patients pay 27 schillings per prescription and up to 20% of dental care cost. Some cost sharing for appliances. Exceptions for patients of limited means. Duration: No limit.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured, but with 10% cost sharing (except for maternity) during first 4 weeks of hospitalization.

Wife receives same maternity care as insured woman.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.

Nine district and 10 establishment sickness funds, administration of contributions and benefits.

Special funds for railroads, mining, public employees, and agricultural and nonagricultural self-employed.

Self-governing agencies, managed by elected representatives of insured persons and employers.

Work Injury

First law: 1887.

Current law: 1955.

Type of program: Social insurance system.

Coverage

Employed persons, self-employed, apprentices, and students.
Special system for public employees.

Qualifying Conditions

Insured person: None (except flat annual amounts payable for self-employed).

Employer: 1.4% of payroll.

Government: None.

Family Allowances Equalization Fund reimburses Work Injury Funds for accident insurance of students.

Maximum earnings for contribution and benefit purposes: 30,000 schillings a month.

Adjustment: Subject to automatic annual adjustment for changes in national average covered earnings.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: Same as sickness benefit above.

Employer pays 100% of earnings for at least 8 weeks.

Permanent Disability Benefits

Permanent disability pension: 66-2/3% of average earnings during last year, plus supplement of 20% of total disability pension if totally disabled.

Child's supplement: 10% of pension for each child under 18 (25 if student, no limit if disabled). Maximum, 1,050 schillings for each child.

Constant-attendance allowance: 50% of pension; minimum, 2,776 schillings; maximum, 5,822 schillings a month.

Partial disability: Percentage of full pension corresponding to loss of earning capacity (converted to lump sum if below 25% of full pension). 14 payments a year.

Annual adjustment for changes in national average covered earnings.

Workers' Medical Benefits

Medical benefits: Comprehensive care, including appliances and rehabilitation (first 4 weeks provided under sickness insurance).

Allowances for training, relocation, etc.

Survivor Benefits

Survivor pension: 40% of earnings of insured, if age 60 or disabled; otherwise, 20% of earnings, payable to widow or to dependent disabled widower.

Orphans: 20% of earnings for each orphan, or 30% if full orphan, under age 18 (25 if student, no limit if disabled).

Other survivors (if above pensions below maximum): Dependent parents, grandparents, brothers, and sisters receive 20% of earnings.

Maximum survivor pensions: 80% of earnings.

Schedule of payments: 14 per year.

Annual adjustment for changes in national average covered earnings.

Funeral grant: 1/15 of annual earnings of insured; minimum, 9,000 schillings.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.
General Accident Insurance Institution, administration of long-term benefits (separate institution for railway employees, public employees, agricultural and nonagricultural self-employed).
Sickness funds collect contributions and transmit them to accident insurance institutions. Sickness funds also provide temporary disability benefits and first 4 weeks of medical care.

Unemployment

First law: 1920.
Current law: 1977.
Type of program: Compulsory insurance system.

Coverage

Employed persons earning 2,772 schillings or more a month, and apprentices.
Exclusions: Public employees.
Special system for construction workers.

Source of Funds

Insured person: 2.2% of earnings.
Employer: 2.2% of payroll.
Government: Any deficit and cost of emergency assistance.
Maximum earnings for contribution and benefit purposes: 30,000 schillings a month.
Subject to automatic annual adjustment for changes in national average covered earnings.

Qualifying Conditions

Unemployment benefits: 20 weeks of contribution in last 12 months; or 52 weeks in last 24 months if first claim (reference period extended for sickness, unemployment, noninsured employment, etc.). Registered at employment office; capable of and willing to work. Unemployment not due to voluntary leaving, misconduct, work stoppage, or refusal of suitable offer (disqualification usually 4 weeks).
"Prepension" for persons age 55 (men) or 50 (women) with 180 months of insurance (24 in last 3 years) and unemployed for economic reasons.

Unemployment Benefits

Unemployment benefit: About 40% to 50% of earnings, varying inversely according to 102 wage classes. Minimum benefit: 1,539 schillings; maximum benefit, 11,541 schillings a month.
Dependents' supplements: 627 schillings a month for each dependent.
Maximum, 80% of most recent earnings.
Payable for up to 20 weeks (30 weeks if 156 weeks' coverage in last 5 years).
"Prepension" for older workers, equal to pension above.
Assistance payable to needy unemployed citizens when insurance benefits exhausted: 92% to 95% of unemployment benefit, according to number of dependents.
Allowances for training, relocation, etc.

Administrative Organization

Ministry of Labor and Social Affairs, administration of benefits and placement through its provincial and local employment offices; employment offices managed by tripartite committees.
Sickness funds collect contributions with those for other social insurance programs.

Family Allowances

First law: 1948.
Current law: 1967.
Type of program: Universal system.

Coverage

Permanent residents with 1 or more children. (Aliens eligible if employed for more than 3 months or resident for at least 5 consecutive years.)
Special system for most public employees.

Source of Funds

Insured person: None. Agricultural self-employed: Portion of land tax.
Employer: 4.5% of payroll.
Government: Grants by municipalities, according to number of inhabitants. 5% of payroll from certain public organizations. States pay 24 schillings a year for each inhabitant. Portion of Federal income tax receipts transferred to Family Allowances Equalization Fund.

Qualifying Conditions

Family allowances: Child must be under age 19 (18 if taxable income of child over 3,500 schillings a month, or if student and taxable income over 3,500 schillings a month, no limit if disabled). Additional increase of 200 schillings per month for families with limited income.
For full birth grant: Regular medical examinations, as specified in law, for mother and child.

Family Allowance Benefits

Family allowances: 1,300 schillings a month for each child up to age 10, thereafter 1,550 schillings a month; 3,100 schillings for a permanently disabled child. Lower payment for child living abroad (depending also on bilateral agreements between countries).
Birth grant: 15,000 schillings; payable in installments, if medical examination condition met; otherwise 2,000 schillings.

Administrative Organization

Ministry of Finance, administration of program through Family Allowances Equalization Fund attached to Ministry.
Employers' social insurance institutions or finance offices pay allowances directly to recipients and settle surplus or deficit of contributions due with equalization fund.

Contact—Peter Puidak—202-282-7294

Old Age, Disability, Death

First laws: 1956 (old-age noncontributory pensions) and 1967 (public assistance for disability).

Current law: 1972 (National Insurance Act).

Type of program: Social insurance system.

Exchange rate: U.S. \$1.00 equals 1 Bahamian dollar (B\$).

Coverage

Employed persons, self-employed and voluntarily insured.

Source of Funds

Insured person: 1.7% if weekly insurable wages are under B\$60, 3.4% for others. Self-employed, 8.8% if eligible for work injury program, 6.6% for others.

Employer: 7.1% of payroll if wages under B\$60, 5.4% for others. 2% of employer's contribution earmarked for work-injury benefits.

Government: None except for means-tested allowances in force prior to October 1974.

Maximum earnings for contribution and benefit purposes: B\$13,000 a year.

For civil servants, the maximum is B\$5,720.

Above contributions also finance cash sickness, maternity, and work-injury benefits (except for self-employed).

Qualifying Conditions

Old-age pension: Age 65, 750 weeks' contributions paid or credited with minimum of at least 150 weeks of paid contributions.

Employees over age 35 in 1974 (self-employed over age 35 in 1976) receive special credit of 25 weeks for each year over age 35, up to maximum of 600 weeks, provided contributions were paid for 150 weeks during first 3 years program in operation.

Eligible only if earning less than B\$120 per week.

Payable abroad where reciprocal agreement exists.

Disability pension: Under age 65; permanent incapacity for any work. Qualifying conditions same as above.

Survivor pension: Deceased was a pensioner or met coverage requirement for pension at death. For funeral grant, 50 weeks of contribution.

Old-Age Benefits

Old-age pension: 40% of covered wage with 750 weeks of contributions paid or credited. Increased by 1% of covered wage for every 50 weeks of paid or credited contributions above 750 up to maximum of 60%. 15% to 38% of covered wage if 150-749 weeks of contributions paid or credited.

Minimum benefit: B\$ 23 per week.

Means-tested allowance: Payable to retired workers age 65 or over who do not qualify under National Insurance Act.

Disability Benefits

Disability pension: 40% of covered wage, according to wage class, with 750 weeks' contributions paid or credited. Increased by 1% of covered wage for every 50 weeks of contributions paid or credited above 750 up to a maximum of 60%. 15% to 38% of covered wage if 150-749 contributions paid or credited.

Minimum benefit: B\$ 23 per week.

Survivor Benefits

Survivor pension: 50% of pension of insured, payable to widow aged 40 or over, incapable of gainful employment, or caring for a child under age 16. Also payable to dependent disabled widower over age 40. Minimum benefit: B\$23 per week.

Orphans: 10% of insured's pension for each dependent child under age 16 (18 if student) up to a family maximum of 100%. Full orphans receive B\$9 a week each, or up to B\$12 if over age 12, student, or disabled.

Dependent mother or disabled father over age 45, 50% of pension, provided no other survivor with prior entitlement. Minimum benefit: B\$23 a week.

Funeral grant: B\$1,000 on death of insured; also paid on death of spouse. Payable to the person paying the funeral expenses. If funeral less than B\$1,000, residue payable at the discretion of the National Insurance Board.

Administrative Organization

Ministry of Housing and National Insurance, general supervision. National Insurance Board, administration of program.

Sickness and Maternity

First and current law: 1972.

Type of program: Social insurance system. Cash benefits only.

Coverage

Employed persons, including self-employed.

Source of Funds

Insured person: See pension contributions above.

Employer: Same.

Government: None.

Qualifying Conditions

Cash sickness benefits: 40 weeks of paid contributions, and 26 weeks paid or credited in last year or 13 weeks paid or credited in the last 13 weeks.

Cash maternity benefits: 50 weeks of contribution since entry into the system with either (a) 40 weeks' contributions paid or credited in the preceding year, or (b) 26 weeks' contributions in the 40 weeks before benefit is due.

Sickness and Maternity Benefits

Sickness benefit: 60% of average weekly covered earnings.

Payable after 3-day waiting period for up to 26 weeks (may be extended to 40 weeks in certain circumstances).

Maternity benefit: 60% of average weekly covered earnings in 40 weeks prior to confinement, payable week of confinement plus 6 weeks before and 6 weeks after. Minimum benefit: B\$23. Also lump sum payment of B\$250.

Means-tested sickness allowance for an insured who does not qualify for a sickness benefit.

Workers' Medical Benefits

Medical benefits: None under insurance.

(Medical care available at public hospitals and clinics to "public" and "private" patients. Government subsidizes "public" patient costs.)

Dependents' Medical Benefits

Medical benefits for dependents: None under insurance.

Administrative Organization

Ministry of Housing and National Insurance, general supervision.
National Insurance Board, administration of program.

Work Injury

First law: 1943.

Current law: 1972.

Type of program: Social insurance system.

Coverage

Employed persons and self-employed.

Exclusions: Family labor.

Source of Funds

Insured person: None, except self-employed (see pension contributions above).

Employer: Entire cost (see pension contributions above).

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporay disability benefit: 66 2/3% of average weerkly covered earnings. Payable after 3-day waiting period for up to 26 weeks.

Permanent Disability Benefits

Permanent disability pension: Same as for cash sickness benefit, if permanent incapacity of 100%; proportionately reduced for partial disability.

Workers' Medical Benefits

Medical benefits: Hospitalization, general and specialist care, medicines, and transportation.

Survivor Benefits

Survivor pension: Same as survivors' benefits, above.

Administrative Organization

Ministry of Housing and National Insurance, general supervision.
National Insurance Board, administration of program.

Contact—Peter Puidak—202-282-7294.

Old Age, Disability, Death

First and current law: 1976.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 0.38 dinars.

Coverage

Employed persons in establishments of 10 or more workers.

Exclusions: Domestic servants, certain workers employed in, or in jobs related to, agriculture, casual workers, self-employed, and temporary noncitizen workers. Special system for public employees.

Note: Voluntary insurance is available for persons (employers, self-employed and liberal professions) with 5 or more years of previous compulsory social security coverage, who no longer are covered on a compulsory basis.

Source of Funds

Insured person: 5% of earnings; voluntarily insured, 12% of income based on hypothetical income class.

Employer: 7% of payroll.

Government: None.

Qualifying Conditions

Old-age pension: Men, age 60 with 180 months of contribution; women, age 55 with 120 months of contribution. Alternatively, 120 months of contribution with at least 36 consecutive months during the last 5 years before retirement. Reduced pension at lower age with 240 months of contribution for men and 180 months for women. Retirement from employment.

Disability pension: 6 months continuous contribution before disability (3 months continuous if 12 months total contribution).

Survivor pension: Deceased met qualifying conditions for pension or was pensioner at death, contributed for 6 consecutive months before death (3 months if 12 months total contribution).

Old-Age Benefits

Old-age pension: 2% of average earnings in last 2 years times number of years of contribution (with an additional 5 years credited for those retiring at age 60 or over prior to November 30, 1992). Minimum pension: Average of contributory wage during last 2 years, or 80 dinars, whichever is less. Reduced pension: 20% reduction if retiring before age 45, 15% if age 45-49, and 10% if age 50-54.

Supplement for pensioner and dependents: Amount raising pension benefit to 15 dinars for each family member, including pensioner.

Old-age settlement: Lump sum equal to 15% of average earnings in last 2 years, multiplied by 12 times number of years of contribution, if ineligible for pension, plus 5% interest from date coverage stops until payment of settlement.

Permanent Disability Benefits

Disability pension: 2% of average earnings in last year times number of years of contribution.

Minimum pension: 44% of average earnings in last year of contribution or 80 dinars, whichever is higher; or the contributory wage, if less.

Supplement for pensioner and dependents: Amount raising pension benefit to 15 dinars for each family member, including pensioner.

Disability settlement: Same as old-age pension.

Survivor Benefits

Survivor pension: Widows, 37.5% of pension of insured.

Orphans: 50% of pension divided equally between each child under age 22 (26 if student in higher education). Full orphans divide 100% of pension. Dependent parents, brothers, and sisters: 12.5% of pension divided equally.

Minimum benefit: 15 dinars a month. Maximum, 80% of insured's average earnings. Years of contributions in excess of number of years needed to obtain maximum benefit yield a lump-sum payment equal to 11% of annual earnings of each excess year.

Supplement for pensioner and dependents: Amount raising pension benefit to 15 dinars for each family member, including pensioner.

Survivor settlement: Same as settlement under old-age pension.

Death grant: 6 months' earnings or pension, plus 300 dinars for funeral expenses (400 dinars if insured died abroad or buried abroad).

Administrative Organization

Minister of Labor and Social Affairs, general supervision.

Administered by the General Organization for Social Insurance, managed by Board of Management.

Work Injury

First and current law: 1976.

Type of program: Social insurance system.

Coverage

Employed persons in establishments of 10 or more workers.

Exclusions: Domestic servants, casual employees, family labor, self-employed, and agricultural workers.

Special system for public employees.

Source of Funds

Insured person: None.

Employer: 3% of payroll (1% if employer pays cash benefit and transportation expenses, and provides medical care from employer-owned hospital facilities).

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of average daily earnings.

First day of incapacity payable by employer, thereafter payable by General Organization for Social Insurance, until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: 88% to 92% of average daily earnings if totally disabled. Minimum, 80 dinars a month.

Partial disability: Percent of full pension proportionate to degree of disability. If less than 30% loss of capacity, lump sum equal to 36 times monthly benefit for permanent disability, multiplied by actual percentage of disability.

Supplement for pensioner and dependents: Amount raising pension benefit to 15 dinars for each family member, including pensioner.

Medical benefits: Medical and surgical care, hospitalization, drugs, appliances, rehabilitation, transportation, diagnostic examinations, and dental care.

Survivor Benefits

Survivor pension: 88% to 92% of average daily earnings of insured.

Orphans: 50% of pension divided equally between each child under age 22 (26 if student in higher education). Full orphans divide 100% of pension.

Dependent parents, brothers, and sisters: 12.5% of pension divided equally.

Supplement for pensioner and dependents: Amount raising pension benefit to 15 dinars for each family member, including pensioner.

Minimum benefit: 15 dinars a month. Maximum, 100% of pension.

Death grant: 6 months' earnings or pension, plus 300 dinars for funeral expenses (400 dinars if insured died abroad or buried abroad).

Administrative Organization

Minister of Labor and Social Affairs, general supervision.

Administered by the General Organization for Social Insurance, managed by Board of Management.

Contact—Leif Haanes-Olsen—202 282-7284

Old age, Disability, Death

Special system for public employees only.
Exchange rate: U.S.\$1.00 equals 35.60 takas.

Sickness and Maternity

First Law: 1939.
 Current Laws: 1950 and 1965.
 Type of program: Social insurance system. Cash and medical benefits.

Coverage

Cash sickness benefits: Workers in factories engaged in manufacturing and employing 10 or more workers; workers in shops and establishments of 5 or more.

Exclusion: Clerical staff.

Cash maternity benefits: Employed women.

Medical benefits: Medical facilities provided by some employers in both public and private sectors through dispensaries in their establishments; workers can also use general hospital facilities run by the Government.

Source of Funds

Insured person: None.

Employer: Total cost.

Government: Provides hospital facilities.

Qualifying Conditions

Cash maternity benefits: 9 months service with employer by date of confinement.

Sickness and Maternity Benefits

Sickness benefit: 50 percent of wage for factory workers and full wage for workers in shops, establishments, and large factories, for up to 14 days per year.

Maternity Benefit: Cash payment for 6 weeks before and 6 weeks after childbirth with amount depending on prior wage.

Workers' Medical Benefits

Medical benefits: Where medical facilities are not provided, a medical allowance of 100 takas per month is paid to workers.

Administrative Organization

Ministry of Labour and Manpower. Public Health Service.

Work Injury

First Law: 1923.
 Current Law: 1980, 1982.
 Type of Program: Employer liability for accidental injuries and 34 listed occupational diseases.

Coverage

Employees of railways and manufacturing units with 10 or more workers; estates, docks, and construction industry with 25 or more; and factories with 50 or more.

Exclusions: Clerical staff, and workers earning 500 takas or more per month.

Source of funds

Insured person: None.

Employer: Total cost.

Government: None.

Qualifying Conditions

Work-injury benefits: 4-day waiting period.

Temporary Disability Benefits

Temporary disability benefit: Full wage for first 2 months, 2/3 wage for next 2 months, and 1/2 wage for subsequent months for period of disablement or for one year, whichever is shorter.

Permanent Disability Benefits

Permanent disability benefit: 1/2 monthly wage paid during period of disablement, for a maximum of 2 years. Lump sum of 10,000 to 30,000 takas depending on insured's monthly wages.

Survivor Benefits

Survivor benefit: 8,000 to 21,000 takas depending on insured's monthly wage.

Administrative Organization

Ministry of Labour and Manpower. Commissioner of Workmen's Compensation.

Unemployment

First and current law: 1965.
 (The Employment of Labour Act of 1965 provides for payment of compensation in the form of: termination benefit; retrenchment and lay-off benefit; and benefit arising out of discharge from service on grounds of ill-health.)

Coverage

Workers in shops, and commercial and industrial establishments.

Source of Funds

Insured person: None.

Employer: Total Cost.

Government: None.

Unemployment benefits

Most employees, when laid off, are entitled to 1/2 average basic wage for 120 days for monthly rated workers; 60 days for permanent workers; and 30 days for temporary workers. In addition, workers receive lump-sum payments of 14 days wages for each year of service.

Administrative Organization

Ministry of Labor and Manpower.

Contact—Alexander Estrin—202-282-7116

Old Age, Disability, Death

First law: 1937 (assistance).
Current law: 1966.
Type of program: Social insurance system.
Exchange rate: U.S.\$1.00 equals 2.04 Barbadian dollars (B\$).

Coverage

Employed persons, including public employees, and self-employed.
Exclusions: Unpaid family labor.

Source of Funds

Insured person: 5.5% of earnings; self-employed, 8%.
Employer: 5.75% of payroll.
Government: None.

Above contributions also finance cash sickness and maternity benefits.

Minimum earnings for contribution purposes: B\$21 per week; self-employed B\$1,092 per year.

Maximum for contribution and benefit purposes: B\$600 per week.

Qualifying Conditions

Old-age pension: Age 65; 500 weeks of contribution credited with at least 150 weeks actually paid. During transitional period, 25 weeks credited for each year after age 45; maximum, 350 weeks of credited contributions.

Disability pension: Under age 65; 150 weeks of contributions.

Survivor pension: 150 weeks of contributions paid by deceased (50 weeks for funeral grant).

Old-Age Benefits

Old-age pension: 40% of average earnings during best 3 consecutive years of last 15 (less if fewer contribution years), plus 1% of earnings per 50 weeks of contributions after 500 weeks of contributions. Maximum benefit: 60% of average earnings; minimum, B\$70 a week.

Old-age settlement: Lump sum equal to 6 weeks' earnings for each 50 weeks of contribution, if ineligible for pension.

Permanent Disability Benefits

Disability pension: Same as old-age pension.

Disability settlement: Same as old-age settlement.

Survivor Benefits

Survivor pension: 50% of pension paid or payable to insured if age 50 or disabled. Payable for 12 months only to younger widow or widower. Orphans: 16-2/3% of pension of insured payable to each child under age 16 (to age 21 if student; no limit if disabled before age 16), 33-1/3% if full orphan or disabled.

Maximum survivor pensions: 100% of pension of deceased.

Minimum B\$70.

Funeral grant: B\$1,000. (Payable to person covering cost of funeral.)

Administrative Organization

Cabinet Office: general supervision.

National Insurance Office, administration of program; directed by tripartite board.

Sickness and Maternity

First and current law: 1966.
Type of program: Social insurance system. Cash benefits only.

Coverage

Employed persons, including public employees, and self-employed.
Exclusions: Unpaid family labor. Permanent government employees excluded for sickness insurance.

Source of Funds

Insured person: 0.665% of wages; self-employed 1.3% of earnings.

Employer: 0.665% of payroll.

Government: None.

Qualifying Conditions

Cash sickness benefits: Insured for 13 weeks; 7 weeks of contribution paid in the second quarter preceding incapacity, currently employed or 39 contributions in the 4 consecutive quarters before incapacity.

Cash maternity benefits: Insured for 26 weeks; 16 weeks of contribution paid in the 2 consecutive quarters ending with the 2nd quarter preceding contingency. (Self-employed: 39 weeks of contribution in the 4 consecutive quarters ending with the second quarter preceding the contingency).

Maternity grant: Woman fails to meet coverage requirements, but spouse does meet requirements.

Sickness and Maternity Benefits

Sickness benefit: 66-2/3% of average earnings.

Payable after 3-day waiting period for up to 26 weeks. (May be extended to 52 weeks with 150 weeks' paid contributions, of which 75 contributions paid or credited in 3 years before year of onset.)
Waiting period waived if illness lasts 21 or more days.

Maternity benefit: 100% of average earnings.

Payable for up to 6 weeks before and 6 weeks after confinement.

Maternity grant: Lump sum of B\$500.

Workers' Medical Benefits

Medical benefits: None provided under insurance.

Medical care available in public hospitals and health centers at costs scaled to income.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured person.

Administrative Organization

Cabinet Office: general supervision.

National Insurance Office, administration of program; directed by tripartite board.

Work Injury

First law: 1916.

Current law: 1966.

Type of program: Social insurance system.

Coverage

Employed persons, including public employees and share fishermen.
Exclusions: Self-employed and unpaid family labor.

Source of Funds

Insured person: None.

Employer: 0.25% of payroll.

Government: None.

Minimum earnings for contribution purposes: B\$21 per week.

Maximum for contribution and benefit purposes: B\$600 per week.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 90% of average earnings.

Payable after 3-day waiting period for up to 52 weeks.

Waiting period waived if disabled 3 weeks.

Permanent Disability Benefits

Permanent disability pension: 90% of average earnings if totally disabled.

Partial disability: Percent of full pension proportionate to degree of disability. Lump-sum grant if disability is less than 30%.

Constant-attendance supplement: 50% of pension.

Workers' Medical Benefits

Medical benefits: Reimbursement of expenses for medical, surgical, dental, and hospital treatment; nursing care; medicines; appliances; and transportation.

Survivor Benefits

Survivor pension: 50% of temporary disability benefit payable to dependent spouse.

Orphans: 16-2/3% of temporary benefit for each child under 16, 33-1/3% if full orphan or disabled.

Maximum survivor pension: 100% of temporary disability benefit payable to deceased.

Funeral grant: B\$1,000. (Payable to person covering cost of funeral of insured worker or spouse.)

Administrative Organization

Cabinet Office, general supervision.

National Insurance Office, administration of program.

Employer: 0.5% of payroll.

Government: None.

Minimum earnings for contribution purposes: B\$21 per week.

Maximum for contribution and benefit purposes: B\$600 per week.

Qualifying Conditions

Unemployment benefits: Under age 65; insured for 52 weeks; 20 weeks of contributions in 3 consecutive quarters ending with the second quarter preceding unemployment; 7 weeks of contributions in the second quarter preceding unemployment.

Unemployment Benefits

Unemployment benefit: 60% of average earnings.

Payable after 3-day waiting period for up to 26 weeks in any

52-week period. Waiting period waived if unemployed 21 or more days.

Administrative Organization

Cabinet Office, general supervision.

National Insurance Office, administration of program.

Contact—Peter Puidak—202-282-7294.

Unemployment

First and current law: 1982.

Type of program: Social insurance system.

Coverage

Employed persons aged 16-64. Exclusions: Self-employed, family labor, and permanent government employees.

Source of Funds

Insured person: 0.5% of earnings.

Old Age, Disability, Death

First law: 1924.

Current laws: 1955 (wage earners), 1957 (salaried employees), 1967 (employees), and 1969 (means-tested allowance for aged). Disability pensions provided under sickness insurance.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 30.5 francs.

Coverage

Employed persons and apprentices (special provision for miners and seamen).

Special systems for self-employed persons and public employees. (Coverage for disability pensions as shown for sickness and maternity below.)

Source of Funds

Insured person: 7.5% of earnings. Pensioner, 2.5% of disability benefit or "prepension" (exempt if pension under 32,186 francs a month for single person and 38,362 francs for person with dependents).

Employer: 8.86% of payroll. In addition, employers must pay a 3.5% surcharge on their contributions to pension funds and group insurance.

Government: Annual subsidies (about 12% of expenditures in 1990).

Contributions paid on 108% of earnings for blue-collar workers and 100% of earnings for white-collar employees, including vacation bonus in both cases.

(Disability pensions and funeral grants financed through sickness and maternity insurance.)

Qualifying Conditions

Old-age pension: Normal retirement age is flexible from age 60 to 65 for both men and women. Full benefit based on 45 years of coverage for men and 40 years of coverage for women. Disability pensioners and the unemployed may choose to remain under old rules or accept new retirement provisions as shown.

"Prepension": Men may retire at age 60 if replaced by unemployed worker, years to age 65 credited. Beneficiaries of prepension must remain with program to age 65. Prepension provisions were terminated as of December 31, 1990. Prepension supplement, see unemployment benefits below.

Disability pension: Loss of 2/3 of earning capacity in usual occupation. 6 months of insurance, including 120 days of actual or credited work and insurance during last quarter.

Survivor pension: Insured had coverage during entire period since age 20 or was pensioner at death; otherwise, proportionately reduced pension.

Old-Age Benefits

Old-age pension: Full pension, 60% of average lifetime earnings, or 75% for married couple; in computing pension, past earnings are revalued for wage and price changes.

Reduced pension (if full qualifying period not met): Percent of full pension corresponding to portion of period completed.

Special old-age pension to divorced woman at age 60 (5 years earlier with reduction): 62.5% of former spouse's earnings during marriage, less any alimony payments received.

Means-tested allowance: 24,002 francs a month (couple) or 18,002 francs a month (single).

Adjustment: Automatic periodic adjustment of pensions for price changes.

Vacation allowance: 15,750 francs (19,688 francs if married), paid in May.

Minimum pensions: 24,474 francs a month (single) or 29,334 francs a month (married couple) if insured during full qualifying period.

For workers with 2/3 of insurance required for full pension, minimum pension proportionately reduced.

Permanent Disability Benefits

Disability pension: 45% of earnings (single), 65% with dependents (or if constant attendance or hospitalization required). Pension reduced to 40% of earnings if income of spouse (cohabitant) exceeds 228,768 francs a year. (Special provisions for pensioners caring for dependent parents or grandparents). Payable after 1 year of incapacity (1st year paid under sickness benefit). Minimum benefit: 834 francs a day (single) or 1,043 francs a day (family); maximum, 1,213 francs a day (single) or 1,820 francs a day (family).

Monthly flat-rate supplements, including constant attendance allowances, vary with degree of incapacity, household situation, and income.

Means-tested allowance payable to needy persons.

Adjustment: Automatic periodic adjustment of benefits for price changes. Annual lump sum for wage changes and other economic factors.

Survivor Benefits

Survivor pension: 80% of old-age pension of insured. Minimum: 276,963 francs a year if worker fully insured for full qualifying period for pension, plus vacation allowance of 15,750 francs a year. For survivors of workers with 2/3 of full period, minimum pension proportionately reduced. Payable to widow or widower aged 45 (at any age if disabled or caring for child). Married at least 1 year (waived if child born or accidental death). If widow employed, same retirement test as for old-age pension. Survivor's pension plus widow's own pension may not exceed 110% of own pension. Widow who is ineligible for regular pension receives pension for 12 months (24 months if ineligible widow remarries).

Orphans: 9,050 francs a month for each orphan, payable under family allowances system.

Funeral grant: Lump sum of 6,000 francs, payable under sickness insurance.

Means-tested allowances payable to needy survivors.

Adjustment: Automatic periodic adjustment of benefits (except funeral grant) for retail price changes.

Administrative Organization

Ministry of Social Welfare, general supervision.

National Social Security Office in Ministry, collection of contributions and distribution to national agencies administering benefits.

National Employees' Pensions Office, administrative management of old-age and survivor pensions; National Fund for Old-Age and Survivor Pensions, financial management of program.

Sickness and Maternity

First law: 1894 (mutual benefit societies).

Current law: 1963 (sickness and disability insurance).

Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employed persons and apprentices (must enroll with mutual benefit society or public auxiliary fund). Pensioners and other social security beneficiaries also covered for medical benefits.

Special systems for self-employed persons (basic protection only), railroad employees, and seamen.

Voluntary affiliation for persons not under compulsory coverage.

Source of Funds

Insured person: Medical benefits, 2.55% of earnings. Cash benefits, 1.15% of earnings. Pensioner, 2.55% of old-age and survivor pension (exempt if pension under 30,902 francs a month for single person and 36,720 francs for person with dependents).

Employer: Medical benefits, 3.8% of payroll. Cash benefits, 2.2% of payroll plus 0.12% to finance maternity benefits (as of 1 January 1990).

Government: Proceeds of 5% surcharge on automobile insurance premiums. 80% of cost of medical benefits for widows, orphans, and pensioners and their dependents. 50%, 75%, and 95% of costs of disability pensions from 2nd, 3rd, and 4th years of disability, respectively. 100% of costs of funeral grants.

Qualifying Conditions

Cash sickness and medical benefits: 6 months of insurance, including 120 days of actual or credited work, or 400 hours during last 6 months.

Cash maternity benefits: Female employees, 6 months of insurance preceding confinement.

Sickness and Maternity Benefits

Cash sickness benefit: 60% of earnings; maximum, 3,033 francs a day. Employer pays 100% of earnings for up to 30 days to most salaried employees; for wage earners, and those salaried employees not entitled to 30 days' earnings from employer, the employer pays 100% of earnings for first 14 days and supplements insurance benefit with 29% (wage earners) or 30.5% (salaried employees) of earnings for next 23 days. Thereafter, insurance continues to pay 60% of earnings for remainder of 1st year of illness.

Cash maternity benefit: 79.5% of earnings for 1st month, plus 75% of earnings thereafter (financed under family allowances program except for 30 days after confinement). Benefit amount: 1,820 francs a day, plus a supplement of 19.5 francs and 15% of the earnings ceiling.

Payable for 6 weeks before and 8 weeks after confinement (insurance benefit and supplement not payable during paid maternity

leave). Law requires employer to provide 100% of earnings for 30 days (salaried employees) or 7 days (wage earners).

Workers' Medical Benefits

Medical benefits: Cash refunds of part or all of medical expenses.

Includes general and specialist care, surgery, hospitalization, medicines, laboratory services, maternity care, dental care, nursing, rehabilitation, transportation, and appliances.

Insured normally pays for health care, and is then reimbursed by his mutual benefit society for up to 75% of cost of doctor's fees and up to 100% of cost of necessary medicines, according to negotiated and approved fee schedules. The insured pays 221 francs a day (88 francs for pensioners, widows, or dependent children) for hospitalization. 100% reimbursement for specified serious diseases, specialist services, maternity care, appliances. Pensioners, widows, orphans, and the disabled are reimbursed 90%-100% for most medical benefits, subject to income limits.

Duration: No limit.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured.

Administrative Organization

Ministry of Social Welfare, general supervision.

National Social Security Office in Ministry, collection of contributions.

National Sickness and Invalidity Insurance Institute, coordination of program together with 2 management committees for cash and medical benefits.

Local agencies paying benefits: (1) about 2,000 approved private mutual benefit societies, federated into 5 national unions; and (2) district offices of public auxiliary fund, for persons not belonging to mutual society.

Work Injury

First law: 1903.

Current laws: 1963 (occupational diseases), 1971 (work accidents).

Type of program: Compulsory insurance with public or private carrier.

Note: As of January 1, 1988, the work injury program was partially transferred to the private sector. As a result of privatization, effective April 15, 1989, insurers limited to maximum 15 percent premium increase.

Coverage

Employed persons, including casual labor and apprentices.

Special systems for public employees and seamen.

Source of Funds

Insured person: None.

Employer: Occupational injuries, 0.3% of payroll plus insurance premium varying according to risk. (Average cost about 2.6% of payroll for wage earners, 0.6% for salaried employees.)

Occupational diseases, 0.65% of payroll (wage earners) or 0.45% (salaried employees).

Government: Subsidy for certain accidents in hazardous employment and for specified occupational diseases.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: Total temporary disability, employer pays 100% of earnings for 1st 30 days. Thereafter, insurance pays 90% until recovery or permanent disability established.

Partial temporary disability, 90% of earnings during rehabilitation or if suitable work not available. Otherwise, benefit covers difference between current and prior-to-injury earnings. If rehabilitation or suitable work refused, benefit proportionate to degree of disability.

Adjustment: Automatic periodic adjustment of benefits for retail price changes.

Permanent Disability Benefits

Permanent disability pension: 100% of earnings, if totally disabled. Constant-attendance supplement: Up to 50% of earnings (suspended during hospitalization).

Partial disability: Percent of full pension corresponding to degree of incapacity (converted to lump sum upon retirement).

Adjustment: Automatic periodic adjustment of benefits for retail price changes.

Workers' Medical Benefits

Medical benefits: Medical treatment, surgery, dental treatment, hospitalization, medicines, appliances, and transportation.

Survivor Benefits

Survivor pension: 30% of earnings of deceased up to maximum.

Payable to widow or to dependent widower and to divorced widow, if receiving alimony.

Orphans: 15% of covered earnings per orphan, or 20% if full orphan under age 18 (or older if entitled to family allowance); payable for not more than 3 orphans.

Other survivors (in absence of above): Parent, 20% of earnings; grandchild, brother, or sister under age 18, 15%. Maximum: 45%.

Maximum survivor pensions: 75% of earnings of deceased.

Funeral grant: Lump sum of 30 days' earnings; minimum, 6,000 francs.

Adjustment: Automatic periodic adjustment of benefits (except funeral grant) for retail price changes.

Administrative Organization

Ministry of Social Welfare, general supervision.

Work injury: Industrial Accidents Fund and local accident boards and inspectors, administration of program; tripartite representation.

Employers must insure liability with employer mutual association or private insurance company.

Courts approve awards.

Occupational diseases: National Social Security Office in Ministry, collection of contributions. Occupational Diseases Fund, administration of program; managed by administrators representing Ministry, assisted by employee-employer council.

Unemployment

First law: 1920.

Current law: 1963.

Type of program: Compulsory insurance system.

Coverage

Employed persons and apprentices.

Exclusions: Public employees, non-boarding domestic servants (working less than 4 hours a day for same employer or less than 24 hours a week with same or multiple employers), casual and family labor.

Special systems for longshoremen, seamen, construction workers, sheltered workshops, etc.

Source of Funds

Insured person: 0.87% of earnings.

Employer: 1.33% of earnings and 12% of holiday bonus plus 5.85% of earnings (wage adjustment gain). Whole cost of "prepension" supplement.

Government: Any deficit.

Qualifying Conditions

Unemployment benefits: From 75 days of insured employment in last 10 months to 600 days in last 36 months, rising with age of claimant.

Registered at unemployment office. Capable, willing, and available for work.

Unemployment not due to voluntary leaving, discharge for misconduct, strike, or unjustified refusal of suitable offer (disqualification for 1-26 weeks; may be extended according to gravity of fault and frequency of occurrence).

Prepension supplement: Retire age 58 (50 in industries in economic difficulty), if 5 years with same employer or 10 in same branch of industry, or 20 years' employment. Age 60 if dismissed, replaced by another worker.

Unemployment Benefits

Unemployment benefit: Benefit calculation depends on three factors: The amount of earnings lost (as of March 1, 1991 ceiling set at 51,621 francs a month); civil status of insured person (married or with family dependent, single, or cohabitating); and the division of the duration of benefits into three periods. Worker with dependent, 60% of earnings. Unemployed with dependents receive 60% of earnings during all three periods. Single persons receive 60% of earnings the 1st year; 40% in the 2nd period which lasts 6 months (plus 3 months for each year of covered employment); and a 3rd period paid as lump sum settlement. Those in cohabitation receive 55% of earnings in 1st period; 35% during 2nd period; and in 3rd period a fixed rate payment of 11,596 francs a month.

Workers aged 50 or more with 20 years of coverage and 12 months of unemployment are eligible for a supplement of 740 to 1,316 francs a month.

Unemployed youth eligible for monthly allowance ranging from 6,630 to 26,858 francs, depending on civil status. Prepension supplement: 50% of difference between the initial monthly

unemployment benefit and net salary (gross wage up to 82,875 francs a month.) Payable until pensionable age.
Adjustment: Periodic adjustment of benefits for retail price changes.
Supplementary subsistence benefits payable to specified occupational groups to assure minimum income, under collective agreement.

Administrative Organization

Ministry of Employment and Labor, general supervision.
National Social Security Office, collection of contributions.
National Employment Office, decision on claims, supervision of paying agencies, and operation of employment service through 29 regional offices, managed by tripartite committee.
Local agencies paying benefits: Public paying offices, or trade unions for own members.

Means-tested allowance payable to families not eligible for regular allowances.

Adjustment: Periodic adjustment of benefits for wage and price changes and other economic factors.

Administrative Organization

Ministry of Social Welfare, general supervision.
National Social Security Office, collection of contributions.
National Family Allowances Office, distribution of contributions among individual funds.
Family allowances are paid by about 48 approved occupational and regional funds, auxiliary public fund for persons not otherwise covered, and several special funds.

Contact—G. Ricardo Campbell—202-282-7371

Family Allowances

First law: 1930.
Current laws: 1967, 1969, and 1971 (means-tested allowances).
Type of program: Employment-related system.

Coverage

Gainfully occupied persons and social insurance beneficiaries with 1 or more children.
Special systems for public employees and self-employed persons.
Families not covered above eligible for means-tested allowances.

Source of Funds

Insured person: Employee, none. Self-employed, contributions varying with income.
Employer: 7% of payroll.
Government: Subsidies to employee and self-employed programs covering any deficits.

Qualifying Conditions

Family allowances: Child must be under age 16; 18 if apprentice or disabled; or 25 if student or seeking employment.
Eligible children may include dependent grandchildren, brothers, sisters, stepchildren, and other dependent minors.
Income limit for means-tested allowances: 73,721 francs a quarter with 1 child, increasing by 20% for each other child.

Family Allowance Benefits

Family allowances: 2,356 francs a month for 1st child (3,556 francs if child of old-age pensioner or 4,936 francs if child of unemployment beneficiary), 4,359 francs for 2nd (5,102 francs for 2nd child of old-age or disability pensioners or unemployed), 6,508 francs a month for 3rd and subsequent children (6,639 francs for 3rd child of old-age or disability pensioner or unemployed).
Supplement of 819 francs a month for 1st child aged 6-12, 1,250 francs if 12-16, and 1,529 francs a month if over age 16 (for 2nd and each other child, 1,319 francs). Supplement for disabled child under age 25: 10,597 francs a month.
14 payments a year.
Birth grant: 31,914 francs for 1st birth, 24,012 for 2nd and subsequent births.

Old Age, Disability, Death

First and current law: 1979.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 1.9 Belize dollars.

Coverage

Employed persons aged 14-64, including public servants.

Exclusions: Casual labor, family labor, domestics working less than 24 hours a week, and military personnel.

Voluntary continuation of coverage for some workers entering self-employment.

Source of Funds

Insured person: Weekly contributions according to four wage classes: B\$.12 if weekly earnings under B\$40; B\$.55 for earnings from B\$40-B\$69.99; B\$.90 if B\$70-B\$109.99 and B\$1.30 for weekly earnings over B\$110.

Employer: B\$1.63, B\$3.30, B\$5.40, and B\$7.80, respectively, according to the four wage classes above.

Government: As employer. Also covers any deficits.

Qualifying Conditions

Old-age pension: Age 60 with 500 weeks of contribution paid or credited (of which 150 actually paid). Retirement necessary.

Disability pension: At least 150 weeks of contribution credited. If less than 150 weeks of contribution, benefit is paid as a lump sum.

Survivor pension: Insured was pensioner or eligible for pension at time of death.

Old-Age Benefits

Old-age pension: 30% of average weekly earnings, based on highest 3 years of earnings in last 15 years, plus 2% of earnings for each 50 weeks of contribution in excess of 500 weeks up to 750 weeks, and 1% of earnings for each 50 weeks of contribution over 750.

Maximum benefit: 60% of average earnings.

Permanent Disability Benefits

Disability pension: Same as old-age pension if at least 500 weeks of contribution. If less, 25% of average weekly earnings, plus 1% of earnings for each 50 contributions from 300-499 weeks.

Minimum benefit: B\$15.

Disability grant to noninsured: 6 times weekly earnings or 2-1/2 times weekly earnings for each 50 weeks of contributions, whichever is larger. Minimum grant: B\$100.

Survivor Benefits

Survivor pension: 50% of pension paid or payable to insured, to widow at age 50 (or disabled) and to dependent widower. 40% to eligible parents.

Orphans: 25% of pension of insured payable to each child under age 15; 40% if over 14 and disabled.

Maximum survivor pension: 100% of pension paid or payable to the deceased.

Funeral grant: B\$300.

Administrative Organization

Ministry of Finance and Social Security, general supervision.

Social Security Board, administration of program.

Sickness and Maternity

First and current law: 1979.

Type of program: Social insurance system. Cash sickness and maternity only.

Coverage

Employed persons aged 14-64, including public servants.

Exclusions: Casual labor, family labor, domestics working less than 24 hours a week, and military personnel.

Voluntary continuation of coverage for some workers entering self-employment.

Source of Funds

Insured person: See pension contributions above.

Employer: Same.

Government: Same.

Qualifying Conditions

Cash sickness benefits: Currently employed; 50 weeks of contribution including 8 of last 13 weeks before onset of illness.

Maternity benefits: 50 weeks of contribution, including 30 of the last 39 consecutive weeks ending 6 weeks before confinement.

Maternity grant: 50 weeks of contribution, including 25 of 50 weeks preceding confinement.

Sickness and Maternity Benefits

Sickness benefit: 60% of average earnings. Payable for up to 78 days.

Maternity benefit: 60% of average earnings. Payable for 12 weeks, beginning 6 weeks before confinement.

Maternity grant: B\$50.

Administrative Organization

Ministry of Finance and Social Security, general supervision.

Social Security Board, administration of program.

Work Injury

First and current law: 1981.

Type of program: Social insurance system.

Coverage

Employed persons aged 14 and over, including public servants.

Exclusions: Casual labor, family labor, domestics working less than 24 hours a week, and military personnel.

Voluntary continuation of coverage for some workers entering self-employment.

Source of Funds

Insured person: See pension contributions above.

Employer: Same.

Government: Same.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 60% of average earnings. Payable after 3-day waiting period for up to 156 days.

Permanent Disability Benefits

Permanent disability pension: 60% of average earnings if totally disabled.

Partial disability: Percent of full pension proportional to degree of disability. Lump-sum grant if disability is less than 20%.

Constant-attendance allowance: 25% of pension.

Workers' Medical Benefits

Medical benefits: Full medical care at government hospital or clinic, or treatment abroad if deemed necessary.

Administrative Organization

Ministry of Finance and Social Security, general supervision.

Social Security Board, administration of program.

Contact—G. Ricardo Campbell—282-7173

Old Age, Disability, Death

First and current law: 1970.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 250 francs.

Coverage

Employed persons.

Special system for public employees.

Special voluntary provident fund available to citizens residing abroad.

Source of Funds

Insured person: 3.6% of earnings.

Employer: 5.4% of payroll.

Government: None.

Qualifying Conditions

Old-age pension: 30 years' coverage or age 55 (50 if "prematurely aged") with 20 years of insurance. 60 months of contribution during last 10 years. Retirement from gainful employment.

Disability pension: Loss of 2/3 of earning capacity; 5 years of insurance and 6 months of contribution in year preceding incapacity. (No qualifying period if nonoccupational accident; if occupational accident, see Work Injury.)

Survivor pension: Deceased was pensioner or met pension requirements at death.

Not payable abroad unless reciprocal agreement.

Old-Age Benefits

Old-age pension: 30% of average monthly earnings during last 3 or 5 years (whichever is higher).

Increment of 2% for every 12 months of insurance beyond 180.

Minimum pension: 60% of highest minimum wage. Maximum: 80% of average monthly earnings.

Child's supplement: See family allowances below.

Old-age settlement: 1 month's wages per year of insurance, if ineligible for pension at age 55 (or 50 if prematurely aged) but at least 12 months of contribution.

Adjustment: Pensions adjusted for cost-of-living changes.

Permanent Disability Benefits

Disability pension: 30% of average monthly earnings during last 3 or 5 years (whichever is higher). Years under age 55 at time of claim credited as 6-month periods.

Increment of 2% for each year of insurance beyond 180 months.

Minimum pension: 60% of highest minimum wage. Maximum, 80% of average monthly earnings.

Child's supplement: See family allowances below.

Constant-attendance supplement: 50% of pension.

Adjustment: Pension adjusted for cost-of-living changes.

Survivor Benefits

Survivor pension: 50% of pension of insured to widow age 50, caring for child, or disabled. Also payable to dependent disabled widower.

Orphans: 25% of pension of insured for each orphan; 40% for each full orphan.

Maximum survivor pension: 100% of pension of insured.

Survivor settlement: 1 month's accrued pension of insured for each 6 months of insurance, if insured failed to meet qualifying conditions for pension.

Adjustment: Pensions adjusted for cost-of-living changes.

Administrative Organization

Ministry of Labor, general supervision. Benin Social Security Office, administration of program.

Sickness and Maternity

First law: 1952.

Current law: 1967.

Type of program: Social insurance system. Maternity benefits only. (1984 law provides for social security fund to pay 80% of hospitalization, medical care, x-rays, and lab tests for old-age, prematurely aged, or disabled pensioners and their survivors or dependents).

Coverage

Employed women.

Source of Funds

Insured person: None.

Employer: 0.2% of payroll.

Government: None.

Qualifying Conditions

Maternity benefit: 6 months of employment covered by insurance.

Sickness and Maternity Benefits

Sickness benefit: None under insurance. (Labor code requires employers to provide paid sick leave and pay 60% of all medical costs; employee pays 40%.)

Maternity benefit: 100% of earnings (employer pays half).

Payable for up to 6 weeks before and 8 weeks after confinement.

Workers' Medical Benefits

Medical benefits: None under insurance. (Labor code requires employers to provide 60% of health and medical services for employees; employee pays 40%.)

Dependents' Medical Benefits

Medical benefits for dependents: See family allowances below.

Administrative Organization

Ministry of Labor, general supervision.

Benin Social Security Office, administration of program.

Work Injury

First law: 1932.

Current law: 1959.

Type of program: Social insurance system.

Coverage

Employed persons, apprentices, students, and members of cooperatives.

Source of Funds

Insured person: None.

Employer: 1% to 4% of payroll, according to risk in establishment.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 50% of earnings for first 28 days of disability; 66-2/3% thereafter. Payable from day following injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For total disability, 100% of average earnings.

Partial disability: Average earnings multiplied by 1/2 the degree of incapacity for the portion of disability between 10% and 50%, and by 1-1/2 the degree of incapacity for the portion above 50%.

Constant-attendance supplement: 40% of pension.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, medicines, appliances, and transportation.

Survivor Benefits

Survivor pension: 30% of average earnings of insured, payable to widow and dependent disabled widower.

Orphans: 15% of earnings each for 1st and 2nd orphan, 10% for each additional; 20% for each full orphan.

Dependent parents and grandparents: 10% of earnings each.

Maximum survivor pensions: 85% of earnings.

Funeral grant: Lump sum of 25% of average earnings.

Administrative Organization

Ministry of Labor, general supervision.

Benin Social Security Office, administration of program.

Qualifying Conditions

Family allowances: Child must be under age 15 (18 if apprentice, 21 if student or disabled).

Parent must have had 6 months of employment and be currently working 18 days a month, or be a social insurance beneficiary (or a widow of beneficiary).

Prenatal allowance and birth grant: Must undergo prescribed medical examinations.

Family Allowance Benefits

Family allowances: 1,000 francs a month for each child through the 6th.

Prenatal allowance: 500 francs a month for 9 months.

Birth grant: Lump sum of 6,000 francs for 1st birth; 3,000 francs each for 2nd and 3rd.

Some maternal and child health and welfare services also provided.

Administrative Organization

Ministry of Labor, general supervision.

Benin Social Security Office, administration of program.

Contact—G. Ricardo Campbell—202-282-7173

Family Allowances

First law: 1955.

Current law: 1960.

Type of program: Employment-related system.

Coverage

Employees and social insurance beneficiaries with 1 or more children. Special system for public employees.

Source of Funds

Insured person: None.

Employer: 9.8% of payroll.

Government: Subsidy from yield of earmarked taxes.

Old Age, Disability, Death

First law: 1967 (old-age and survivor benefits only).
Current law: 1970 (old-age and survivors) and 1980 (disability).
Type of program: Social insurance system.
Exchange rate: U.S. \$1.00 equals 1 Bermudian dollar (B\$).

Coverage

Employed and self-employed persons over age 16, except casual labor and low earners.
Exclusions: Those not ordinarily resident unless gainfully occupied for more than 13 consecutive weeks.
Voluntary insurance for formerly covered.

Source of Funds

Insured person: B\$16.91 a week; over age 65, none.
Self-employed, B\$33.82 a week; over age 65, B\$16.91 a week.
Employer: B\$16.91 a week.
Government: None.

Qualifying Conditions

Old-age pension: Age 65 and 250 weeks of contribution with 50 weeks of contribution for each year of insurance (reduced pension if 25-49 weeks). Retirement not necessary. Payable abroad.
Noncontributory pension: Age 65 and 10 years of continuous residency immediately preceding application, not qualifying for regular old-age pension.
Disability pension: Employed immediately before incapacity, unable to work during a full year, and 150 weeks of contribution with 50 weeks of contribution for each year of insurance (reduced pension if 25-49 weeks). **Noncontributory pension:** Age 18, 10 years of residency, and permanent incapacity for employment.
Survivor pension: Deceased was pensioner or met pension requirements, married 3 years. Widow credited for contribution purposes every week she receives a survivor pension, may substitute husband's contribution record for her own.

Old-Age Benefits

Old-age pension: B\$122.68 a week, plus 78 cents for every 26 weeks of contribution over 484.
Reduced pension: B\$266.50, B\$319.84, B\$373.15, B\$426.46, or B\$479.76 a month if yearly average number of weeks of contribution is 25-29, 30-34, 35-39, 40-44, and 45-49, respectively.
Noncontributory pension: B\$244.64 a month.
Minimum pension (means-tested): B\$251.72 a month if income is under B\$4,000 a year.
Lump-sum old-age grant: If ineligible for pension, refund of employer-employee contributions.

Permanent Disability Benefits

Disability pension: B\$355.31 a month.
Reduced pension: Benefit reduced in proportion to number of average annual weeks of contribution if less than 50 but 25 or more.
Noncontributory pension: B\$244.64 a month
Lump-sum disability grant: If ineligible for pension, refund of employer-employee contributions.

Survivor Benefits

Survivor pension: B\$533.07 a month.
Reduced pension: Same as old-age pension.
Payable for 26 weeks, until dependent children reach the age of 16, for life if over age 50 or invalid, or until remarriage.
Orphans: B\$12.25 a week.
Lump-sum survivor grant: If deceased did not meet qualifying conditions, refund of employer-employee contributions.

Administrative Organization

Minister of Finance, general supervision.
Department of Social Insurance, administration of program.

Sickness and Maternity

First and current law: 1970 (hospitalization only).
Type of program: Compulsory insurance with public or private carrier, or approved employer-operated plan.

Coverage

All residents. Employers liable to carry insurance for employees and their nonemployed wives and children.

Source of Funds

Insured person: B\$6.34 a week per employee and nonemployed wife. Other persons, B\$46.71 a month.
Employer: B\$5.58 a week per employee and nonemployed wife.
Government: Cost of care of resident aged (80%) and indigents and children (100%). Also government grant.

Qualifying Conditions

Medical benefits: No minimum qualifying period except 9 months' waiting period in case of maternity.

Workers' Medical Benefits

Medical benefits: The Hospital Insurance Commission or private insurance company or employer plan reimburses hospital for services provided.
Inpatient and outpatient services, including room and board, nursing, laboratory services, drugs, appliances, resident doctor services, surgery, ambulance services, maternity, and physical therapy.
Duration: No limit.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured.

Administrative Organization

Minister of Finance through the Department of Social Insurance, general supervision.
Hospital Insurance Commission, administration of program.

Work Injury

First and current law: 1965.
Type of program: Individual employer-liability system.
(The government may require employers to carry insurance.)

Coverage

Employed persons and apprentices.

Exclusions: High earners (white collar only), casual labor, and family labor.

Special system for public employees.

Source of Funds

Insured person: None.

Employer: Whole cost, through direct provision of benefits or insurance premiums.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period, but incapacity must last more than 3 days.

Temporary Disability Benefits

Temporary disability benefit: 50% of lost earnings (maximum B\$80 a week) or lump sum. Total benefit paid out may not exceed the permanent disability grant (next column) for which the insured would be eligible.

Permanent Disability Benefits

Permanent disability grant: If totally disabled, 4 years' earnings. Maximum, B\$25,000; minimum, B\$2,500.

Constant-attendance supplement: 25% of permanent disability grant.

Partial disability: Percentage of full grant in proportion to the loss of earning capacity.

Workers' Medical Benefits

Medical benefits: Cost of necessary medical care, including hospitalization (maximum, prevailing public ward charge up to 56 days), emergency outpatient treatment, surgery (according to fee schedule), medical expenses up to B\$500 (including nursing, ambulance, and medicines), prosthetic devices up to B\$2,000, and transportation up to B\$100.

Survivor Benefits

Survivor grant: Lump sum equal to 3 years earnings or B\$20,000 (whichever is less), minus any permanent disability payments.

Payable to dependents wholly dependent on worker's earnings.

Partial grant paid to those partially dependent on worker's earnings.

Funeral grant and medical expenses: Up to B\$1,000 if no dependents.

Administrative Organization

Ministry of Home Affairs, general supervision.

Agreement between employer and insured on the amount payable supervised by courts. Court administers lump sums.

Contact—Peter Puidak—202-282-7294

Old Age, Disability, Death

First law: 1949 (not implemented).

Current laws: 1956 (implemented 1959).

Complementary Pension Funds: 1972 and 1977.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 3.34 bolivianos.

Coverage

Employees in industry, commerce, and government services.

Voluntary coverage for persons previously insured and the self-employed.

Exclusions: Agricultural employees, domestic workers, self-employed, artisans, tradesmen, and occasional workers.

Special systems for bank employees, military personnel, drivers, miners, railroad employees, petroleum workers, and other groups.

17 complementary pension funds supplement the general social security program for particular categories of workers. Each fund is administered separately by worker associations under the direction and coordination of the Bolivian Social Security Institute.

Source of Funds

Insured person: 5% of earnings (1.5% basic pension, 3.5% complementary pension).

Employer: 2.5% of payroll.

Government: 1% of covered earnings.

Qualifying Conditions

Old-age pension: Age 55 (men) or 50 (women). Five years earlier for hazardous occupations. 180 months of contribution. Reduced pension, age 50 (men) or 45 (women) after involuntary and extended unemployment. Payable abroad. Complementary pension: Contributions to be made within specified time.

Disability pension: Loss of over 50% of earning capacity of a similar worker, of the same region, in good health. 60 months of contribution, with 18 in last 36 months. Complementary pension: Contributions to be made within specified time.

Survivor pension: Deceased was pensioner, or had at least 60 months of contribution, with 18 in the last 36 months.

Complementary pension: Deceased was pensioner or met conditions for disability benefit.

Old-Age Benefits

Old-age pension: Basic pension, 30% of average earnings in last 6 months of contribution (24 months for workers with earnings over a specified amount), plus increment of 2% of covered earnings for each 12 months of contribution beyond 180 months. Minimum and maximum pensions are set at a given rate. Complementary pension: 40% of wage base plus increments of 1% of wage base for each 12 months of contributions.

Reduced pension: Old-age pension reduced 8% for each year of early retirement.

Schedule of payments: Pensions paid 14 times a year.

Adjustment: Pensions automatically adjusted annually for changes in wages.

Old-age settlement: 1 month's pension for each 6 months of

contribution (or fraction thereof), if 24 months of contribution and ineligible for pension.

Permanent Disability Benefits

Disability pension: 30% of average earnings in last 6 months of contribution (24 months for workers with earnings over a specified amount). No increment for years of coverage. If over 15 years' coverage, benefit equals old-age pension.

Constant-attendance supplement: 50% of pension.

Adjustment: Pensions automatically adjusted annually for changes in wages.

Disability settlement: 1 month's pension for each 6 months of contribution (or fraction thereof), if 24 months of contribution and ineligible for pension.

Complementary pension: Same as for old-age pension.

Survivor Benefits

Survivor pension: 40% of pension of insured. Payable for life (lump sum of 3 years' pension for widows who remarry). Also payable to dependent widower.

Orphans: 20% of pension of insured per orphan under age 19 (no limit if disabled). Full orphans, 80% of widow's pension, divided equally. Lump sums if ineligible.

Other survivor pensions (if no widow or orphan): 20% of insured's pension to dependent aged or disabled parent. Each brother and sister under age 19, 10% of pension. (Maximum for all, 60%.)

Maximum survivor pensions: 100% of pension of insured.

Survivor settlement: Same as old-age and disability settlements.

Survivor complementary pension: Same as under basic survivor benefit.

Funeral grant: 2 months' wages or 3 months' pension on death of pensioner (also payable on death of wife or husband of insured).

Administrative Organization

Ministry of Social Security and Public Health, general supervision. Bolivian Social Security Institute, responsible for coordination, planning, control, and evaluation of program.

National Social Security Fund, administration of program; managed by tripartite directorate and president.

Sickness and Maternity

First law: 1949.

Current law: 1956 (implemented 1959).

Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employees in industry, commerce, and government services.

Pensioners also covered for medical benefits.

Voluntary coverage for persons previously insured and the self-employed.

Exclusions: Agricultural employees, domestic workers, self-employed, artisans, tradesmen, and occasional workers.

Special systems for bank employees, military personnel, drivers, miners, railroad employees, petroleum workers, agricultural employees, and other groups.

Source of Funds

Insured person: 2% of earnings (pensioner pays 2% of pension).

Employer: 8% of payroll.

Government: None.

Above contributions also finance temporary work-injury benefits.

Qualifying Conditions

Cash sickness benefits: 2 months of contribution prior to illness.

Medical benefits: 1 month of contribution in preceding 2 months.

Maternity benefits (cash and medical): 4 months of contribution in last 12 months; no prior contributions necessary for medical benefits.

Sickness and Maternity Benefits

Sickness benefit: 75% of earnings.

Payable after 3-day waiting period for up to 26 weeks (may be extended to 52 weeks, if medical care will prevent permanent disability).

Maternity benefit: 90% of earnings. Payable for up to 45 days before and 45 days after confinement. In addition, pre-natal allowance: 1 national minimum wage per month payable in last 5 months of pregnancy. Nursing allowance: See family allowances below.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients through medical facilities of the Institute (or, if not available, on a reimbursement basis). Includes general and specialist care, preventive care, surgery, hospitalization, medicines, appliances, maternity care, and dental care.

Duration: 26 weeks in any 12 months for each illness. May be extended up to 52 weeks if reasonable chance of recovery; plus 26 additional weeks for tuberculosis.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured worker.

Administrative Organization

Ministry of Social Security and Public Health, general supervision. Bolivian Social Security Institute, responsible for coordination, planning, control, and evaluation of program.

National Social Security Fund, administration of program.

Fund operates own medical facilities, but contracts with Ministry of Social Security and Public Health for use of some facilities.

Work Injury

First law: 1924.

Current laws: 1956 (implemented 1959), 1977 (complementary pension).

Type of program: Social insurance system.

Coverage

Employees in industry, commerce, and government services.

Voluntary coverage for persons previously insured and the self-employed.

Exclusions: Agricultural employees, domestic workers,

self-employed, artisans, tradesmen, and occasional workers.

Special systems for bank employees, military personnel, drivers, miners, railroad employees, petroleum workers, and other groups.

Source of Funds

Insured person: None.

Employer: 1.5% of payroll (permanent disability). For temporary disability, see sickness and maternity above.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 90% of earnings, 75% of covered earnings for work-related diseases (payable under cash sickness and maternity insurance). Payable from 1st day of incapacity.

Permanent Disability Benefits

Permanent disability pension: 55% of average covered earnings in prior 12 months if 60% disabled.

Constant-attendance supplement: 50% of pension.

Partial disability: Percentage of full pension proportional to degree of disability. Lump sum of 4 years' pension if 11% to 25% disabled.

Workers' Medical Benefits

Medical benefits: Necessary medical, surgical, and dental care, hospitalization, medicines, appliances, and rehabilitation. Maximum duration: 52 weeks.

Survivor Benefits

Survivor pension: Survivor pensions as under Old-Age, Disability and Death Program.

Administrative Organization

Ministry of Social Security and Public Health, general supervision.

Bolivian Social Security Institute, responsible for coordination, planning, control, and evaluation of program.

National Social Security Fund, administration of program.

Unemployment

(Labor law requires employer to grant severance pay to dismissed employees.)

Family Allowances

First law: 1953. Current law: 1956 (implemented 1959).

Type of program: Employment-related system.

Coverage

Employees in industry, commerce, and government services.

Exclusions: Agricultural employees, domestic workers, pensioners, self-employed, artisans, tradesmen, and occasional workers.

Special systems for bank employees, military personnel, drivers, miners, railroad employees, petroleum workers, and other groups.

Source of Funds

Insured person: None.

Employer: Total cost.

Government: None.

Qualifying Conditions

Family allowances: Child must be between age 1 (when nursing allowance ceases) and 19 (no limit if disabled).

Housing allowances payable to both married couples and single persons, with or without children.

Family head must be currently working more than 15 days a month.

Family Allowance Benefits

Family allowances: Monthly allowance for each child.

Housing allowance for single or married workers.

Birth grant: 1 national monthly minimum wage per child.

Nursing allowance: Monthly milk allowance for each child for 12 months following birth (paid in kind).

Burial allowance: 1 national monthly minimum wage per child under age 19.

Administrative Organization

Ministry of Social Security and Public Health, general supervision.

Bolivian Social Security Institute, responsible for coordination, planning, control, and evaluation of program.

National Social Security Fund, administration of program.

Employer pays allowances for single and married adults directly to own employees under supervision of National Health Fund.

Contact—Alexander Estrin—202-282-7116

Old Age, Disability, Death

Special system for public employees only.

Exchange rate: U.S.\$1.00 equals 1.843 pula.

Sickness and Maternity

(1963 law requires employer in designated area to provide certain medical services for his employees and their families, and also to pay 25% of wages to female employees during 6 weeks before and 6 weeks after confinement.)

Work Injury

First law: 1936.

Current law: 1977.

Type of program: Employer liability/compulsory insurance with private carrier.

Coverage

Employed persons, including members of Armed Forces.

Exclusions: Casual workers and family labor.

Source of Funds

Insured person: None.

Employer: Whole cost, through direct provision of benefits or insurance premiums.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 66-2/3% of earnings up to 6 months; may be extended for additional 3-month periods up to 24-month maximum, with approval of Minister. Reduced amounts payable for partial disability.

Payable after 7-day waiting period until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability benefit: Lump sum of 60 months' earnings, if totally disabled. (Any temporary disability benefit previously paid is deducted).

Minimum benefit: 10,000 pula. Maximum benefit: 100,000 pula.

Constant-attendance supplement: 25% of ordinary benefit.

Partial disability: Percent of full benefit proportionate to degree of incapacity, according to schedule. Maximum benefit: (lump sum), 10,000 pula.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, medicines, appliances, and transportation, up to maximum of 1,000 pula.

Survivor Benefits

Survivor benefit: Lump sum of 48 months' earnings of deceased (less any temporary disability benefit previously paid); minimum, 5,000 pula; maximum, 80,000 pula.

Payable to dependents of deceased. Reduced amount paid if survivors were only partially dependent on insured.

Funeral grant: Lump sum of 100 pula.

Administrative Organization

Department of Labor and Social Security, enforcement of law.

Employers may insure liability with private insurance companies.

Unemployment

(Employment Bill provides for severance benefit after 60 months of continuous employment, and up to 14 days paid sick leave per year after 12 months of employment.)

Contact—Alexander Estrin—202-282-7116

Old Age, Disability, Death

First laws: 1923 (railroads), 1934 (commerce), 1936 (industry).
Current law: 1960, 1971 and 1975 (Rural workers and employers).
1991 (Equal urban and rural coverage under new Constitution.)
Type of program: Social insurance system.
Exchange rate: U.S.\$1.00 equals 360 cruzeiros.
(In March 1991 currency changed from cruzados to cruzeiros.
Exchange rate indicated is for August 20, 1991.)

Coverage

Employed persons in industry, commerce, and agriculture, domestic servants, and self-employed. Special systems for agricultural workers, students, public employees, and military.

Source of Funds

Insured person: 8%, 9%, or 10% of earnings according to 3 wage levels (12.5% for employees of financial institutions). Self-employed, 10% to 20% of earnings according to 10 wage levels and rising over 25 years to maximum.

Employer: 20% of payroll, plus 1.5% for 13th monthly salary (12.5% for financial institutions). Employers in industry and commerce also pay 10% of net profits; 22.5% for financial institutions.

Government: Various ear-marked taxes (e.g., 6% on petroleum and alcohol products) to finance administrative expenses and to cover deficits.

Maximum earnings for employee contribution purposes: 10 times minimum wage (actual amount in April 1991 equalled only 7.5 times minimum wage); domestic servants, 3 times minimum wage. Minimum: 100% of minimum wage. Employer contributions due on total payroll. For benefit purposes, 10 times minimum wage. Minimum wage was 17,000 cruzeiros a month as of April 1991. Above contributions also finance sickness and maternity benefits.

Qualifying Conditions

Old-age pension: Age 65 (men) or 60 (women); age 50 if 15-25 years in various types of arduous employment. Requires a minimum of 5 years of contributions (beginning 1992 will rise 6 months per year until the minimum reaches 15 years of contributions).

Length-of-service pension payable after 30 years' service; women qualify for actuarially-reduced benefit after 25 years of service. Other special conditions for aircraft crews, journalists, veterans, and teachers. Retirement unnecessary. Payable abroad by reciprocal agreement.

Disability pension: Permanent incapacity for work. Minimum of 12 months of contribution.

Survivor pension: Deceased was pensioner, or paid contributions during last 12 months before death.

Means-tested allowance: Needy persons age 70 or disabled, with at least 1 year of covered employment.

Old-Age Benefits

Old-age pension: 70% of average earnings in last 36 months (all 3 years are indexed) plus 1% of average earnings for each year of contribution, up to 100% of average earnings.

Length-of-service pension: 80% of average earnings plus 6% per year after 30 years of coverage, up to maximum of 100% of earnings. Proportionally reduced benefits payable to women with 25 years of coverage.

Schedule of payments: 13 payments per year.

Minimum benefit: 100% of minimum wage.

Legal maximum: 10 minimum wages.

Adjustment: Pensions automatically adjusted to changes in the minimum wage.

Means-tested allowances: 100% of minimum wage.

Permanent Disability Benefits

Disability pension: 70% of average earnings in last 36 months, plus 1% of average earnings for each 12 months of contribution, up to 30 years of contribution.

Maximum benefit: 100% of average earnings.

Minimum benefit: 100% of minimum wage.

Schedule of payments: 13 payments per year.

Lump-sum grant payable if ineligible for pension.

Adjustment: Pensions automatically adjusted to changes in the minimum wage.

Means-tested allowances: 100% of minimum wage.

Survivor Benefits

Survivor pension: 80% of disability pension paid or payable to insured, plus 10% of pension for each dependent up to 2. Payable to both widows and widowers. Divided equally among eligible survivors.

Eligible survivors (in order of priority): Widow, widower, sons under age 18 or disabled, unmarried daughters under age 21 or disabled, designated person, mother, disabled father, brothers under age 18 or disabled, and unmarried sisters under age 21 or disabled.

Schedule of payments: 13 payments per year.

Lump-sum grant if ineligible for survivor pension.

Pensions automatically adjusted to changes in the minimum wage.

Minimum benefit: 80% to 100% of minimum wage.

Funeral grant: Lump sum equal to funeral expense up to 4,532 cruzeiros in April 1991.

Administrative Organization

Ministry of Labor and Social Security, general supervision.

National Social Security Institute (INSS), administration of benefits.

Financial Administration Institute for Social Insurance and Assistance (IAPAS), administration of contributions.

Sickness and Maternity

First laws: 1923 (railroads), 1934 (commerce), 1936 (industry).

Current laws: 1974 (maternity benefit) and 1976 (sickness and medical benefits). 1988 (maternity under new Constitution).

Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employed persons in industry, commerce, domestic servants, and self-employed.

Special systems for students and public employees.

Source of Funds

Insured person: See pension contribution above.

Employer: Same, plus 0.3% of payroll to finance maternity cash benefits and maternity grant.

Government: Same.

Qualifying Conditions

Sickness, maternity, and medical benefits: Contributions by insured worker during last 12 months. No minimum qualifying period for cash maternity benefits; for medical services, 3 months of contributions. Maternity grant requires 12 monthly contributions and insured person's earnings may not exceed 3 times minimum wage. Payable only once even if both parents are insured.

Sickness and Maternity Benefits

Sickness benefit: 80% of average earnings in last 12 months, plus 1% for each 12 months of contribution, up to 100% of average earnings. Payable after 15-day waiting period (during which employer is required to pay full wage).

Schedule of payments: 13 payments a year if insured has been in payment status for over 6 months.

Minimum benefit: 100% of minimum wage.

Maternity benefit: Full wage (less social security contributions) for 28 days before and 92 days after giving birth (if miscarriage, 2 weeks). Employers pay benefit directly and are then reimbursed by INSS.

Maternity grant: Lump sum of 25 percent of earnings of insured person.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients. Includes general and specialist care; hospitalization; medicines (patient shares in cost of some); maternity care; dental care; and necessary transportation. Duration: No limit.

Some medical and hospital services also provided insured persons in rural areas.) Pensioners receiving means-tested allowances also eligible for same medical and hospital services.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured worker.

Wife or designated dependent of insured worker receives same maternity grant as insured woman.

Family of rural worker receives limited medical benefits.

Administrative Organization

Ministry of Labor and Social Security, general supervision.

INSS, administration of cash benefits.

National Medical Assistance Institute for Social Insurance (INAMPS), administration of medical benefits, under general supervision of Ministry of Health.

Work Injury

First laws: 1919, 1944, and 1967.

Current law: 1976.

Type of program: Social insurance system.

Coverage

Employed persons. Special systems for public employees.

Source of Funds

Insured person: None.

Employer: Whole cost, through premiums of 2% of payroll.

Government: None.

Maximum earnings for contribution and benefit purposes: 10 times minimum wage (actual amount equalled 7.5 in April 1991).

Qualifying Conditions

Work injury benefits: No minimum qualifying period.

Permanent disability: Total loss of capacity to work.

Accident benefit (partial disability): Unable to do work of usual occupation but capable of doing some other work.

Temporary Disability Benefits

Temporary disability benefit: 92% of earnings on day of accident.

Payable after 15-day waiting period (during which labor laws require employer to pay full wages) for duration of disability.

Schedule of payments: 13 monthly payments a year if insured has been in payment status for over 6 months.

Permanent Disability Benefits

Permanent disability pension: 100% of earnings on day of accident. Constant-attendance supplement: 25% of pension.

Accident benefit (partial disability): 40% of earnings rate on day of accident.

Supplementary benefit: 20% of earnings rate on day of accident.

Schedule of payments: 13 payments per year.

Work-injury grant: Lump sum of 33,990 cruzeiros in April 1991.

Workers' Medical Benefits

Medical benefits: Medical and dental treatment, hospital treatment, medicines, rehabilitation, and transportation.

Survivor Benefits

Survivor pension: 100% of earnings of deceased on day of accident

Divided equally among eligible survivors. Eligible survivors: Same as for ordinary survivor pensions.

Schedule of payments: 13 payments per year.

Death grant: Lump sum of 67,980 cruzeiros in April 1991.

Administrative Organization

Ministry of Labor and Social Security, general supervision.

INSS, administration of cash benefits. INAMPS, administration of medical benefits, under the general supervision of the Ministry of Health.

Unemployment

First law: 1965 (Compulsory savings program from the Length of Service Guaranty Fund).

Current law: 1986 (cash benefits).

Type of program: Social insurance system.

BRAZIL

In addition, employees have access to blocked compulsory savings account to which employers contribute 8% of earnings. Beneficiary has access in the event of unemployment, marriage, retirement, and other contingencies.

Employers pay allowances to own employees and deduct from contributions due to IAPAS.

Contact—G. Ricardo Campbell—202-282-7173

Coverage

Employed persons.

Source of Funds

Insured person: None.

Employer: None.

Government: Whole cost during introduction of program.

Qualifying Conditions

Unemployment benefits: 36 months of coverage in last 4 years.

Unemployment not due to misconduct. Beneficiary must lack other resources to support self or family.

Unemployment Benefits

Unemployment benefit (means-tested): 50% of average earnings in last 3 months of employment, up to 3 times minimum wage.

Minimum benefit: 100% of minimum wage.

After 60-day waiting period, payable during 4 months in any 18-month period.

Administrative Organization

Ministry of Labor and Social Security, general supervision.

Unemployment Assistance Fund, administration of program.

Family Allowances

First law: 1941 (large families only).

Current law: 1963.

Type of program: Employment-related system.

Coverage

Employees with 1 or more children.

Source of Funds

Insured person: None.

Employer: 4% of payroll.

Government: None.

Qualifying Conditions

Family allowances: Child must be under age 14 or disabled. Parent must be currently working in job covered by social insurance or be pensioner or sickness benefit recipient. Not payable to persons earning over 3 times minimum wage. Payable to both parents if both insured.

Family Allowance Benefits

Family allowances: 1,360 cruzeiros (April 1991) for 1st and each additional child. Payable monthly.

Administrative Organization

Ministry of Labor and Social Security, general supervision.

Old Age, Disability, Death

First law: 1924.

Current law: 1957.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 2.775 leva.

Coverage

Employees, self-employed persons, collective farmers, members of liberal professions, artists, and handicraft cooperatives.

Source of Funds

Insured person: None.

Employer: 30% of payroll.

Government: Pays contributions as employer, plus any deficit.

Above contributions also finance all other social security benefits.

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women). 25 years (men) or 20 years (women) of service; proportionately reduced pension if at least 1/2 of period completed. (Age and service requirements reduced for special occupations, teachers, soldiers, handicapped, mothers of 5 or more children, artists, etc; age may be lowered to 50 for men and 45 for women after 15 years of coverage in arduous or unhealthy work.) Pension reduced by excess of current wages plus pension over 300 leva a month. No reduction for workers in agriculture, civil engineering, mining, or transportation. Not payable abroad unless reciprocity agreement.

Disability pension: Permanent or long incapacity for work. 5 years of service, or 3 years if age 20-25; none if under 20.

Survivor pension: Deceased had 5 years of service (3 if age 20-25), or was pensioner.

Social pension (income-tested): Over age 70, or totally disabled and over age 16.

Old-Age Benefits

Old-age pension: 55% to 80% of average earnings during highest 3 consecutive years in last 15 years. Percentage varies inversely according to wage class.

Increment of 2% of earnings per year of service beyond qualifying period (3% per year manufacturing worker or teacher and up to 8% per year for certain occupations.) Maximum increment, 12%.

Minimum pension: 70 leva a month.

Social pension: Minimum, 70 leva a month.

Permanent Disability Benefits

Disability pension: Total disability-40% to 65% of average earnings during last 12 months. Varies inversely according to wage class. Minimum, 70 leva a month.

For total disability requiring constant attendance: 55% to 75% of earnings (minimum, 75 leva); also, flat supplement of 35 leva a month.

Increment of 5% of pension if 10-15 years of service, 10% if 15-20 years, or 15% if over 20 years. Increment of 25% if age 55 and 25 years of coverage (50 and 20 for women).

Partial disability (incapacity for usual but not all work): 25% to 50% of earnings, varying inversely according to wage class. Minimum pension: 35 leva a month.

Survivor Benefits

Survivor pension: 1 survivor, 50% of disability pension of insured; 2 survivors, 75%; 3 or more survivors, 100%.

Eligible survivors (if dependent on insured): Children, brothers and sisters, and grandchildren under age 18 with disabled parents, (25 if female student, 27 if male, no limit if disabled); aged or disabled parents or spouse; parent or widow caring for orphan; and needy grandparents.

Minimum pension per survivor: 60 leva a month.

Funeral grant: 80 leva.

Administrative Organization

Committee for Labor and Social Affairs, general supervision with payment through General Directorate of Social Security.

Department of Pensions and Social Welfare of the Peoples'

Councils, payment of pensions.

Sickness and Maternity

First law: 1918.

Current laws: 1951, 1973.

Type of program: Social insurance for cash benefits and universal system for medical care.

Coverage

Cash benefits: Employees, collective farmers, members of liberal professions, and handicraft cooperatives.

Medical care: All residents.

Source of Funds

Insured person: None.

Employer: See pension contributions above.

Government: Same. Also, entire cost of medical care.

Qualifying Conditions

Cash sickness and maternity benefits: 3 continuous months of employment immediately before claim (none if under age 18 or in case of maternity).

Medical care: Residence in country (no other conditions).

Sickness and Maternity Benefits

Sickness benefit: During first 15 days, 70% of earnings, if 3 months to 9 years of continuous work, 80% if 10-15 years, or 90% if over 15 years. Thereafter, rates increased by 10% of earnings but not to more than 90%.

Payable from 1st day for duration of sickness.

Maternity benefit: 100% of earnings for 10-14 months, depending on number of other children in family. Additional leave, paid at level of national minimum wage, for first three children until child is 2 year old, and for fourth and subsequent children, until child is 10 months old. May be followed by leave without pay until child reaches age 3 (considered a period of coverage with payment of

BULGARIA

10 leva a month). Payable under certain circumstances to father or grandparent, if mother agrees.

Increment for single mothers: 100 leva (50 if working).

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients through facilities of national health service.

General and specialist care in health centers, outpatient departments of hospitals, or home; hospitalization; prescribed medicines; dental care; and necessary appliances.

Duration: No limit.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for family head.

Administrative Organization

Ministry of Public Health, administration of medical services through national health service (independently of social insurance). Committee for Labor and Social Affairs, general supervision of cash benefits. Employers pay cash benefits of own employees and deduct from contributions due.

Work Injury

First law: 1924.

Current laws: 1951 (short-term benefits) and 1957 (pensions).

Type of program: Social insurance system.

Coverage

Employed persons.

Source of Funds

Insured person: None.

Employer: See pension contributions above.

Government: Same. Also, entire cost of medical care.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 90% of earnings. Payable from 1st day of incapacity until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: Total disability (disabled for all work)-55% to 85% of earnings, varying inversely according to wage class; minimum, 75 leva a month. For total disability requiring constant attendance: 70% to 100% of earnings, according to wage class (minimum 85 leva); also, flat supplement of 35 leva a month. Partial disability (incapacity for usual but not all work): 35% to 65% of earnings, varying inversely according to wage class; minimum, 70 leva a month.

Workers' Medical Benefits

Medical benefits: Provided under national health service.

Survivor Benefits

Survivor pension: 1 survivor, 50% of disability pension of insured; 2 survivors, 75%; 3 or more survivors, 100%.

Eligible survivors (if dependent on insured): Children, brothers and sisters, and grandchildren under age 18 with disabled parents (25 if student, no limit if disabled); aged or disabled parents or spouse; parent or widow caring for orphan; and needy grandparents.

Funeral grant: 1 month's wages; maximum, 120 leva.

Administrative Organization

Committee for Labor and Social Affairs, general supervision.

Payment through regional directorates.

Unemployment

First law: 1925.

Current law: 1958.

Type of program: Compulsory insurance system.

Coverage

Employed persons.

Source of Funds

Insured person: None.

Employer: See pension contributions above.

Government: Same.

Qualifying Conditions

Unemployment benefits: 2 years of employment in last 3 years.

Unemployment not due to voluntary leaving, dismissal for misconduct, refusal of suitable offer, transfer, or training.

Total income of family below 1.8 leva a day.

Unemployment Benefits

Unemployment benefit: Up to 1.8 leva a day, according to size of family and total income.

Payable from first day of unemployment up to 13 weeks in a year.

Administrative Organization

Committee for Labor and Social Affairs, general supervision.

Payment through regional directorates.

Family Allowances

First law: 1942.

Current law: 1968.

Type of program: Employment-related system.

Coverage

Employees, members of liberal professions, handicraft cooperatives, collective farmers, and social insurance beneficiaries with 1 or more children. Special systems for students and single mothers, and families of military.

Source of Funds

Insured person: None.

Employer: See pension contributions above.

Government: Same.

Qualifying Conditions

Family allowances: Child must be under age 16.

Family Allowance Benefits

Family allowances: 15 leva a month for 1st child (20 leva if single mother); 60 leva for 2 children; 115 leva for 3; and additional 15 leva for 4th and each other child. Benefits doubled for handicapped children. Payment of 40 leva a month for single mother.

Birth grants: 100 leva on birth of 1st child, 250 leva for 2nd, 500 leva for 3rd, and 100 leva on birth of 4th and each other child.

Administrative Organization

Committee for Labor and Social Affairs, general supervision of program through State Social Insurance Directorate.

Employers pay allowances to own employees and deduct payments from contributions due; schools pay students; Peoples' Councils pay single mothers.

Contact—Joseph Simanis—202-282-7265

Old Age, Disability, Death

First law: 1960.

Current law: 1972.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 250 C.F.A francs.

Coverage

Employed persons, technical students, and apprentices.

Exclusions: Temporary workers, and temporarily employed aliens covered in another country.

Special system for public employees.

Voluntary insurance available to self-employed persons who were previously covered as employed persons.

Source of Funds

Insured person: 4.5% of earnings.

Employer: 4.5% of payroll.

Government: None.

Maximum earnings for contribution and benefit purposes: 200,000 francs a month.

Qualifying Conditions

Old-age pension: Age 55 (or 50 if "prematurely aged," 53 if civil servant). 180 months of insurance.

Retirement from gainful employment necessary.

Payable abroad.

Disability pension: Permanent loss of 2/3 of earning capacity for any work. 5 years of insurance, including 6 months in last year. (No minimum qualifying period if nonoccupational accident; if occupational accident, see Work Injury.)

Survivor pension: Deceased met old-age or disability pension requirements or was pensioner at death.

Old-Age Benefits

Old-age pension: 20% of average monthly earnings in last 3 or 5 years (whichever is higher) plus 1.33% for every 12 months of insurance in excess of 180 months.

Minimum pension: 60% of national minimum wage; maximum, 80% of insured's average monthly earnings.

Child's supplement: See family allowances below.

Old-age settlement: Lump sum equal to 1 month's regular pension for every 6 months of insurance, payable to retired workers at age 55 if ineligible for pension.

Adjustment: Pensions adjusted to cost-of-living changes.

Permanent Disability Benefits

Disability pension: 20% of average monthly earnings in last 3 or 5 years (whichever is higher) plus 1.33% for every 12 months of insurance in excess of 180 months (years under age 55 at time of claim credited as 6-month periods).

Minimum pension, 60% of national minimum wage; maximum, 80% of insured's average monthly earnings.

Child's supplement: See family allowances below.

Constant-attendance supplement: 50% of pension.

Adjustment: Pensions adjusted to cost-of-living changes.

Survivor Benefits

Survivor pension: 50% of pension paid or accrued to insured.

Payable to widow married to deceased at least 1 year or caring for child or pregnant. Also payable to dependent disabled widower.

Orphans: 25% of pension of insured for each orphan under age 14 (18 if apprentice, 21 if student or disabled); 40% for each full orphan. Maximum survivor pension: 100% of pension of insured.

Survivor settlement: Lump sum equal to 1 month's old-age pension for every 6 months of insurance, payable to survivors if deceased did not meet qualifying conditions.

Adjustment: Pensions adjusted to cost-of-living changes.

Administrative Organization

Ministry of Labor, technical supervision.

Ministry of Finance, financial supervision.

Ministry of Economic Development, administrative supervision.

National Social Security Fund, administration of program; managed by quadripartite board and director.

Sickness and Maternity

First law: 1952.

Current law: 1972.

Type of program: Social insurance system. Maternity benefits only.

Coverage

Employed women.

Source of Funds

Insured person: None.

Employer: See family allowance contributions below.

Government: None.

Qualifying Conditions

Maternity benefits: 3 months of insured employment.

Sickness and Maternity Benefits

Maternity benefit: 100% of earnings (portion up to contribution ceiling paid by Social Security Fund, earnings above ceiling paid by employer).

Payable for 14 weeks, including at least 2 weeks before confinement (may be extended up to 3 additional weeks if complications).

Workers' Medical Benefits

Medical benefits: Working women receive free medical care during pregnancy and confinement.

(Labor code requires employers to provide certain medical services.)

Dependents' Medical Benefits

Medical benefits for dependents: See family allowances below.

Spouse of insured receives same medical benefits as insured woman.

Administrative Organization

Ministry of Labor, technical supervision.

Ministry of Finance, financial supervision.

Ministry of Economic Development, administrative supervision.

National Social Security Fund, administration of contributions and benefits.

Work Injury

First law: 1932.

Current law: 1972.

Type of program: Social insurance system.

Coverage

Employed persons (including temporary workers), members of cooperatives, technical students, apprentices, and casual workers).

Source of Funds

Insured person: None.

Employer: 2.5% of payroll.

Government: None.

Maximum earnings for contribution and benefit purposes: 200,000 francs a month.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 66-2/3% of average daily earnings. Payable from day after injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: 85% of average earnings, if totally disabled.

For partial disability, pension proportionate to degree of incapacity. Lump sum of 3 years' proportionate pension payable if less than 15% disability.

Constant-attendance supplement: 50% of pension.

Workers' Medical Benefits

Medical benefits: Medical, surgical, and dental care, hospitalization, medicines, X-rays, laboratory services, rehabilitation, retraining, appliances, and transportation.

Survivor Benefits

Survivor pension: 30% of earnings of insured. Payable to widow or dependent disabled widower.

Orphans: 10% of earnings for each orphan under age 14 (18 if apprentice, 21 if student or disabled); 30% for each full orphan.

Dependent parents and grandparents: 10% of earnings each.

Maximum survivor pensions: 85% of earnings.

Funeral grant: 15 days' covered earnings of insured.

Administrative Organization

Ministry of Labor, general supervision.

Ministry of Finance, financial supervision.

Ministry of Economic Development, administrative supervision.

National Social Security Fund, administration of contributions and benefits.

Family Allowances

First law: 1955.

Current law: 1972.

Type of program: Employment-related system.

Coverage

Employees (including temporary workers) and social insurance beneficiaries with 1 or more children.

Special system for public employees.

Source of Funds

Insured person: None.

Employer: 11.5% of payroll.

Government: Any deficit.

Maximum earnings for contribution purposes: 200,000 francs a month.

Above contributions also finance maternity benefits.

Qualifying Conditions

Family allowances: Child must be under age 14 (18 if apprentice, 21 if student or disabled).

Parent must have had 3 months of employment. Payable also to guardian. Payable to pensioners.

Family and prenatal allowances subject to medical care prescribed for mother and child.

Family Allowance Benefits

Family allowances: 700 francs a month for each child through the 6th. Maximum, 4,200 francs a month.

Prenatal allowance: 350 francs a month for 9 months (paid in 3 installments).

Some maternal and child health and welfare services also provided.

Administrative Organization

Ministry of Labor, technical supervision.

Ministry of Finance, financial supervision.

Ministry of Economic Development, administrative supervision.

National Social Security Fund, administration of program.

Contact—G. Ricardo Campbell—202-282-7173

Old Age, Disability, Death

Special pension system for public employees only.

Exchange rate: U.S.\$1.00 equals 54 kyats.

Survivor Benefits

(Funeral grant of 500 kyats payable under sickness insurance.)

Sickness and Maternity

First and current law: 1954.

Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employees of firms with 5 or more workers in industry and commerce; employees of specified industries and services. Coverage being extended gradually to different regions; now applies in Rangoon, Mandalay, Moulmein, and 58 other districts.

Source of Funds

Insured person: 1% of earnings, according to 6 wage classes (10 as of July 1991).

Employer: 2% of payroll, according to 6 wage classes (10 as of July 1991).

Government: Annual grant equal to about 1% of covered earnings. Maximum earnings for contribution and benefit purposes: 232 kyats a month.

Qualifying Conditions

Cash sickness benefits: 17 weeks of contributions in last 26 weeks (or registered as unemployed for not over 26 weeks).

Cash maternity benefit: 26 weeks of contributions in 52 weeks before confinement.

Medical benefits: Currently in insured employment (or registered as unemployed for not over 26 weeks).

Sickness and Maternity Benefits

Sickness benefit: 50% of earnings, according to 6 wage classes (10 as of July 1991); minimum, 0.70 kyat a day. Payable from first day of incapacity for up to 26 weeks for one illness.

Maternity benefit: 2/3 of earnings, according to 6 wage classes (10 as of July 1991); minimum, 1.25 kyats a day. Payable for 6 weeks before and 6 weeks after confinement.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients through the Social Security Board's dispensaries and hospital, dispensaries of large employers, and public hospitals. Includes medical care at dispensary, emergency domiciliary care, specialist and laboratory services at diagnostic center, necessary hospitalization, maternity care, and medicines. Duration: 26 weeks for one illness (may be extended in special cases).

Administrative Organization

Minister of Labor, general supervision.

Social Security Board, administration of program.

Work Injury

First law: 1923

Current law: 1954 (social insurance). (Earlier workmen's compensation law still in force for nonagricultural employees not yet covered by social insurance; provisions not shown.)

Type of program: Social insurance system.

Coverage

Employees of firms with 5 or more workers in industry and commerce; employees of specified industries and services. Coverage being extended gradually to different regions; now applies in Rangoon, Mandalay, Moulmein, and 58 other districts.

Source of Funds

Insured person: None.

Employer: 1% of payroll, according to 6 wage classes (10 as of July 1991).

Government: None.

Maximum earnings for contribution and benefit purposes: 232 kyats a month.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 2/3 of earnings, according to 6 wage classes (10 as of July 1991). Payable from first day of incapacity for up to 52 weeks.

Permanent Disability Benefits

Permanent disability pension: 2/3 of earnings, according to 6 wage classes (10 as of July 1991), if totally disabled.

Constant-attendance supplement: 25% of pension.

Partial disability: Percentage of full pension, corresponding to percent loss of capacity (converted to lump sum equivalent to 5 years pension if below 20%).

Workers' Medical Benefits

Medical benefits: Same as for ordinary sickness, but with no limit on duration; appliances also provided.

Survivor Benefits

Survivor pension: 10-60 kyats a month, according to 6 wage classes (10 as of July 1991) (equals about 27% of covered earnings).

Orphans: 10-60 kyats a month, according to 6 wage classes (10 as of July 1991), for each orphan under age 16 (about 13% of covered earnings). Each full orphan receives 8-45 kyats (about 20% of earnings). Other eligible survivors (if no widow or orphan): Aged or disabled dependent relatives. Maximum survivor pensions: 2/3 of earnings. Funeral grant: 500 kyats.

Administrative Organization

Minister of Labor, general supervision.

Social Security Board, administration of contributions and benefits.

Contact—Concepción McNeace—202-282-7270

Old Age, Disability, Death

First law: 1956.

Current law: 1990.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 160 francs.

Coverage

Employed persons. Special system for public employees.

Exclusion: Casual or temporary labor.

Source of Funds

Insured person: 4% of earnings.

Employer: 4.5% of payroll.

Government: None.

Maximum earnings for contribution and benefit purposes: 80,000 francs a month.

Qualifying Conditions

Old-age pension: Age 55 (or age 50 if "prematurely aged;" age 45 if working under particularly stressful and arduous conditions).

15 years of insurance. Retirement unnecessary.

Disability pension: Loss of 2/3 of earning capacity. 3 years of insurance, including 6 months of contribution during last 12 months. (No minimum qualifying period if nonoccupational accident.)

Survivor pension: Deceased met pension requirements, was pensioner, or had 180 months of insurance at death.

Old-Age Benefits

Old-age pension: 30% of average monthly earnings during last 3 or 5 years (whichever is most favorable), plus 2% for every 12 months of insurance beyond 180 months.

Minimum pension: 60% of highest legal minimum wage; maximum, 80% of average earnings.

Old-age settlement: Lump sum equal to average monthly earnings times number of years (units of 12 months) of contribution.

Permanent Disability Benefits

Disability pension: 30% of average monthly earnings during last 3 or 5 years (most favorable), plus 2% for every 12 months of insurance beyond 180 months.

Minimum pension: 60% of highest minimum wage; maximum, 80% of average earnings. (In computing the benefit, the pensioner is given 6 months' credit for every year disability onset precedes normal retirement age.)

Constant-attendance supplement: 50% of pension.

Survivor Benefits

Survivor pension: 50% of pension of insured to widow caring for child or pregnant, if married at least 1 year prior to death of insured. Also payable to dependent disabled widower if marriage lasted at least 1 year.

Orphans: 25% of earnings of insured for each orphan under age 16 (18 if apprentice, 21 if student, no limit if disabled); 40% for each full orphan.

Dependent parents and grandparents: Each receives 25% of earnings of insured.

Maximum survivor pension: 100% of pension of insured.

Survivor settlement: Lump sum, calculated as a percentage of the old-age pension the deceased could have claimed if he/she had been of pensionable age at time of death.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.

National Social Security Institute, administration of program; managed by tripartite board and director.

Sickness and Maternity

1966 labor code requires employer to pay 2/3 of wages to workers for up to 3 months illness per calendar year and to provide medical care for workers and their dependents. Code also requires employers to pay 50% of wages during maternity leave of up to 12 weeks (14 weeks if complications), including 6 weeks minimum after confinement, if the woman has 6 months' service during year preceding confinement.

1980 law provides for medical benefits for public employees and members of the Armed Forces.

1984 provision established medical assistance program to provide medical, surgical, maternity, hospitalization, dental, and pharmaceutical services to low-income population.

Work Injury

First law: 1949.

Current law: 1990.

Type of program: Social insurance system.

Coverage

Employed persons, apprentices, trainees, and technical students.

Source of Funds

Insured person: None.

Employer: 2% of payroll.

Government: None.

Maximum earnings for contribution and benefit purposes: 80,000 francs a month.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 2/3 of earnings; minimum benefit, regional minimum wage.

Payable from the 31st day after the date of the accident.

Permanent Disability Benefits

Permanent disability pension: 100% of average monthly earnings if totally disabled.

Partial disability: Percent of full pension proportionate to degree of incapacity if 15% or more disabled. Lump sum of 3 years' proportionate pension if less than 15% disabled.

Constant-attendance supplement: 50% of pension.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, laboratory services, drugs, dental care, transportation, appliances, rehabilitation, prescription glasses, physical therapy, and retraining.

Survivor Benefits

Survivor pension: 50% of earnings of insured. Payable to widow or widower. Lump sum of 6 months' pension paid to widow or widower who remarries.

Orphans: 20% of earnings of insured for each orphan under age 16 (21 if student, no limit if disabled); 40% for each full orphan.

Dependent parents and grandparents: 20% of earnings of insured for each.

Maximum survivor pensions: 100% of pension insured would have received if totally disabled.

Funeral grant: Lump sum equal to 30 times average daily earnings.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.

National Social Security Institute, administration of contributions and benefits.

Medical services provided by the Institute and governmental or approved private medical institutions.

Family Allowances

First law: 1971.

Current law: 1977.

Type of program: Employment-related system.

Coverage

Employed persons and apprentices, if they have dependent wife and 1 or more children. Special system for public employees.

Source of Funds

Insured person: None.

Employer: Whole cost.

Government: None.

Qualifying Conditions

Family allowances: Child must be unmarried and under age 16 (21 if student or apprentice, no limit if disabled).

Wife must not be engaged in paid employment.

Parent must be working at least 4 hours a day.

Family Allowance Benefits

Family allowances: Specified monthly payments for wife and for each child. (Reduced by half if beneficiary works less than 4 hours a day.)

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.

Individual employers pay benefits directly to workers.

Contact—Leif Haanes-Olsen—202-282-7284

Old Age, Disability, Death

First law: 1969.

Current law: 1984.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 250 francs.

Coverage

Employed persons.

Voluntary coverage available.

Special system for public employees.

Source of Funds

Insured person: 2.8% of earnings.

Employer: 4.2% of payroll.

Government: None.

Maximum earnings for contribution and benefit purposes: 300,000 francs a month.

Qualifying Conditions

Old-age pension: Age 60 (or early retirement at age 50) with 20 years of insurance and 180 months of contribution, including 60 in last 10 years. Retirement necessary. Not payable abroad, unless reciprocal agreement.

Disability pension: Loss of 2/3 of earning capacity; 5 years of insurance and 6 months of contribution in last year.

Survivor pension: Deceased was pensioner or met pension requirements at death.

Old-Age Benefits

Old-age pension: 30% of average monthly earnings in last 3 or 5 years (whichever is higher) plus 1% for every 12 months of contributions beyond 180.

Minimum pension: 50% of minimum wage in the insured's line of work; maximum, 80% of minimum wage.

Old-age settlement: Lump sum of insured's average monthly earnings times the number of years of coverage, if at least age 50 and ineligible for pension.

Constant-attendance supplement: 40% of pension.

Permanent Disability Benefits

Disability pension: 30% of average monthly earnings in last 3 or 5 years (whichever is higher) plus 1% for every 12 months of contributions beyond 180. (Years under age 60 at time of claim credited as 6-month periods.)

Constant-attendance supplement: 40% of pension.

Survivor Benefits

Survivor pension: 50% of old-age pension payable to all legitimate, non-divorced spouses of any age.

Orphans: 15% of pension of insured for each orphan, 25% if full orphan.

Dependent parents: 10% of pension of insured.

Pension divided equally among other relatives when no survivors in the above-mentioned categories.

Maximum survivor pension: 100% of pension of insured.

Survivor settlement: Lump sum of 1 month's pension for each 6 months of contribution by insured (if latter ineligible for pension).

Administrative Organization

Ministry of Labor and Social Security, general supervision.

National Social Insurance Fund, administration of program; managed by tripartite council and director-general.

Sickness and Maternity

First law: 1956.

Current law: 1967.

Type of program: Social insurance system. Maternity benefits only.

Coverage

Employed women.

Source of Funds

Insured person: None.

Employer: See family allowance contributions below.

Government: None.

Maximum earnings for contribution purposes: 300,000 francs a month.

Qualifying Conditions

Maternity benefits: 6 months of insured employment.

Sickness and Maternity Benefits

Sickness benefit: None under insurance. (Labor code requires employers to provide some paid sick leave.)

Maternity benefit: 100% of earnings. Payable during 4 weeks before and 10 weeks after confinement (may be extended up to 6 additional weeks if complications).

Workers' Medical Benefits

Medical benefits: Working women receive 1,400 francs toward delivery expenses and 200 francs for each prenatal examination and child's pediatric examination during first 6 months. Also payable to wives of insured workers.

(Some free medical care provided under 1962 law by government health facilities. Labor code also requires employers to provide certain medical services.)

Dependents' Medical Benefits

Medical benefits for dependents: See benefits under family allowances.

Administrative Organization

Ministry of Labor and Social Security, general supervision.

National Social Insurance Fund, administration of program.

Work Injury

First law: 1944.

Current law: 1977.

Type of program: Social insurance system.

Coverage

Employed persons (except public employees), apprentices, seafarers, and technical students.

Voluntary coverage available for self-employed.

Source of Funds

Insured person: None.

Employer: 1.75%, 2.5%, or 5% of payroll, according to risk in industry.

Government: None.

Qualifying Conditions

Work-Injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit : 66-2/3% of earnings.

Maximum earnings for benefit purposes, 17,933 francs a day.

Payable from day after injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For total disability, 85% of average earnings.

Maximum and minimum earnings for benefit purposes, 537,994 francs and 21,621 francs a month.

Constant-attendance supplement available.

For partial disability: If disability at least 20%, pension proportionate to degree of incapacity; if less than 20%, lump sum equal to 10 years' partial pension.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, medicines, appliances, x-rays, laboratory services, and rehabilitation.

Survivor Benefits

Survivor pension: 85% of average earnings of insured.

Pension divided among the following eligible survivors, according to schedule in law: Surviving spouse, children under age 14 (18 if apprentice, 21 if student or disabled), dependent parents.

Funeral grant: Cost of burial.

Administrative Organization

Ministry of Labor and Social Security, enforcement of law.

National Social Insurance Fund, administration of program.

Family Allowances

First law: 1956.

Current law: 1967.

Type of program: Employment-related system.

Coverage

Employed persons with 1 or more children. Special systems for apprentices with families. Exclusion: Self-employed.

Source of Funds

Insured person: None.

Employer: 7% of payroll (5.65% in agriculture, 3.7% for private schools).

Government: None.

Maximum earnings for contribution purposes: 300,000 francs a month for the period July 1989-June 1991.

Above contributions also finance maternity benefits.

Qualifying Conditions

Family allowances: Child must be under age 14 (18 if apprentice, 21 if student or disabled).

Parent must be working 18 days a month (continued during incapacity from industrial accident, 6 months of sickness, 3 months of involuntary unemployment, or for widow of beneficiary).

Prenatal allowance and birth grant: Prescribed medical examinations.

Family Allowance Benefits

Family allowances: 1,800 francs a month for each child.

Prenatal allowance: 1,800 francs a month for 9 months (paid in 2 installments).

Birth grant: 21,600 francs for each birth.

Some maternal and child health and welfare services also provided.

Administrative Organization

Ministry of Labor and Social Security, general supervision.

National Social Insurance Fund, administration of program.

Contact—Leif Haanes-Olsen—202-282-7284

Old Age, Disability, Death

First laws: 1927 (old-age assistance), 1937 (blind assistance), and 1954 (disability assistance).

Current laws: 1951 (universal pension), 1965 (earnings-related pension), and 1966 (income-tested supplements).

Type of program: Dual universal pension and social insurance system.

Exchange rate: U.S.\$1.00 equals 1.167 Canadian dollars.

Coverage

Universal pension: All residents.

Earnings-related pension: Employees and self-employed persons (unless earnings below \$3,000 a year, as adjusted to industrial wage index).

Exclusions: Casual employment, brief agricultural employment.

Provinces may contract-out all employment within their borders from social insurance program, if they establish comparable programs.

Quebec pension plan similar to Federal plan; benefits portable between the two plans.

Source of Funds

Insured person: Universal pension, none. Earnings-related pension, 2.3% (employees) or 4.6% (self-employed) of earnings.

Employer: Universal pension, none.

Earnings-related pension, 2.3% of payroll.

Government: Universal pension, whole cost. Also whole cost of income-tested benefits.

Minimum earnings for benefit and contribution purposes: \$3,000 a year.

Maximum: \$30,500 a year. (Earnings limit adjusted based on increase in the average industrial wage. Contributions not payable on first 10% of ceiling, reduced to nearest \$100).

Qualifying Conditions

Old-age pension: Universal pension: Age 65 and 10 years residence in Canada. Earned at rate of 1/40th of maximum pension for each year of residence in Canada after age 18, up to maximum of 40 years.

Retirement not necessary.

Payable abroad if beneficiary resided in Canada for 20 years or more after age 18.

Earnings-related pension: Age 65 (60-64 with 0.5% reduction per month; partial or complete cessation of work required). Must have made at least 1 contribution.

Disability pension: No universal pension.

Earnings-related pension: Severe and prolonged incapacity for substantial gainful activity.

Contributions in 2 of the last 3 calendar years or 5 of the last 10 calendar years immediately preceding incapacity, whichever is more favorable.

Survivor pension: No universal pension.

Earnings-related pension: Contributions in 3 calendar years or 1/3 of years since 1965 (or since age 18), or 10 calendar years.

All pensions payable abroad.

Old-Age Benefits

Old-age pension: Universal pension, \$354.92 a month.

Income-tested supplement, amount raising pension to maximum of \$776.71 for single person, \$1,259.30 for couple, in combination with universal pension.

Earnings-related pension (in addition to above), 25% of average earnings, with 15% of low-income years disregarded if at least 10 years of contribution or years spent raising children up to the age of 7. Increment of 0.5% of pension per month of deferral until age 70. Maximum pension: \$604.86 a month.

Pension credits accumulated by both spouses may be divided equally if marriage ends after 1 or more years.

Recorded earnings revalued for changes in national average wages.

Income-tested pension for old-age pensioner's spouse age 60-64.

Maximum: \$629.95 a month.

(Assistance available under federal-provincial program for needy aged persons not eligible for regular benefits. 5 provinces have guaranteed income plans to assist low-income pensioners.)

Adjustment: Automatic adjustment for changes in consumer price index, quarterly for universal pension and annually for earnings-related pension.

Permanent Disability Benefits

Disability pension: No universal pension.

Earnings-related pension: \$289.99 a month, plus 75% of retirement pension. Recorded earnings revalued for changes in national average wages.

Maximum pension: \$743.64 a month.

Child's supplement: \$113.14 a month (\$29 in Quebec) for each child below age 18, age 25 if student.

(Assistance available under federal-provincial program for needy disabled persons not eligible for regular benefits.)

Adjustment: Automatic annual adjustment of all benefits for changes in consumer price index.

Survivor Benefits

Survivor pension: No universal pension. (Survivor age 65 or over receives universal old-age pension and, if age 60-64, income-tested supplement in own right, regardless of when spouse dies.)

Earnings-related pension: 60% of retirement pension, computed as if the deceased had reached age 65, payable to widow or widower if age 65 or over, up to maximum \$362.92 a month (same in Quebec). If age 45-64, disabled, or caring for child, \$113.14 a month (Quebec age 55-64, \$371.00; age under 55, \$289.99), plus 37.5% of retirement pension.

Childless survivor age 35-45: Pension reduced 10% for each year under age 45.

Maximum pension: \$339.96 a month (\$597.82 in Quebec).

Orphans: \$113.14 a month for each orphan below age 18 (25 if student, no limit if disabled). (Quebec, \$29 each for all children.)

Death benefit: 6 months' retirement pension.

Maximum benefit, lump sum equal to 10% of earnings ceiling (\$3,050 as of January 1991).

Adjustment: Automatic annual adjustment of benefits for increases in price index.

(Assistance available under federal-provincial program for needy survivors not eligible for regular benefits.)

Administrative Organization

Department of National Health and Welfare, administration of universal and earnings-related pensions and income-tested supplements, through district and local offices.

Department of National Revenue, collection of contributions for earnings-related pensions. Quebec Department of Revenue and Quebec Pension Board, administration of earnings-related pension program in Quebec.

Sickness and Maternity

National laws: Health benefits for welfare recipients, 1966 and 1972; federal-provincial fiscal arrangements and financing provisions, 1977; Canada Health Act, 1984.

Enabling laws in all 10 provinces and 2 territories conform to federal standards.

Provision for provincial administering authorities to pay providers for virtually all costs of medically required hospital and physicians' services.

Type of program: Dual compulsory insurance (cash benefits) and universal (medical care) systems.

Coverage

All residents satisfying federal and provincial criteria for eligibility and insured status. (Virtually entire eligible population covered.) Coverage portable from province to province, and for emergency care anywhere in the world.

Special provisions for certain groups, including seamen, Armed Forces, and federal and provincial government employees.

(Compulsory coverage generally throughout provinces, except some opting-out permitted in Ontario and Alberta.)

Source of Funds

Insured person: Flat amount in Ontario, Alberta, and British Columbia. None in other provinces.

Employer: 3.45% of payroll in Quebec. Optional amounts elsewhere determined by union contracts.

Government: Bulk of costs met from provincial general revenues. Federal government makes contributions to provinces through block grants, part of which are conditional on provinces meeting federal program requirements.

Qualifying Conditions

Hospitalization and medical benefits: Generally, 3 months' residence in province required to be insured when moving from another province which continues coverage during this waiting period. In some provinces, payment of premiums is an additional condition.

Cash sickness and maternity benefits: Paid under unemployment insurance (see below).

Sickness and Maternity Benefits

Sickness and maternity benefits: See unemployment benefit below.

Workers' Medical Benefits

Hospital and medical benefits: Paid directly by provincial authorities according to predetermined formulas and agreed fee schedules. Some cost sharing may be required of patient.

Hospital benefits include standard ward care, necessary nursing, pharmaceuticals, and diagnostic and therapeutic services.

Medical benefits include general medical and maternity care; surgical, specialist, and laboratory services.

Other benefits include oral surgery in approved hospitals and, in some provinces, services of osteopaths, chiropractors, optometrists, dental care for children, prosthetics and prescribed drugs, etc.

Welfare recipients and persons over age 65 eligible for free drugs, eyeglasses, subsidized nursing-home care, and dental care in some provinces.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for family head.

Administrative Organization

Department of National Health and Welfare administers national programs, monitors provincial compliance with conditions of national legislation and provides provinces with technical, consultative, and coordinating services.

Provincial authorities administer their health insurance plans, establish resident eligibility status, assess hospital and medical claims, pay providers, and monitor all aspects of programs.

Providers are usually autonomous general and emergency hospitals, other specialized institutions, and doctors and allied practitioners in entrepreneurial practice.

Work Injury

First and current Provincial laws:

Alberta, 1918 and 1981.

British Columbia, 1916 and 1979.

Manitoba, 1916 and 1987.

New Brunswick, 1918 and 1985.

Newfoundland, 1908 and 1983.

Northwest Territories, 1977.

Nova Scotia, 1915 and 1982.

Ontario, 1914 and 1989.

Prince Edward Island, 1949 and 1988.

Quebec, 1908 and 1987.

Saskatchewan, 1911 and 1985.

Yukon Territory, 1988.

Type of program: Compulsory insurance with public carrier (Provincial programs).

Coverage

Employees in industry and commerce (some differences among provinces). Common exclusions: Domestic workers, professional athletes, and sports clubs. Special systems for seamen and Federal civil servants.

Source of Funds

Insured person: None.

Employer: Whole cost, through contributions varying by industry according to risk (large firms in some provinces may self-insure).

Government: None.

Maximum earnings for benefit purposes: \$25,000-\$48,000 a year, according to province.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 90% of earnings in most provinces (75% of net earnings in British Columbia, Manitoba, Prince Edward Island, and Yukon Territory). Minimum, \$60-\$269.47 a week, according to province. Payable from day after onset of disability for duration of disability in most provinces (3-day waiting period in Nova Scotia).

Permanent Disability Benefits

Permanent disability pension: 75% or 90% of earnings if totally disabled. Minimum, \$260-\$1,167.71 a month, according to province. Partial disability: Proportion of full pension corresponding to impairment of earning capacity (converted to lump sum if impairment 10% or less in some cases).

Workers' Medical Benefits

Medical benefits: Medical, surgical, nursing, and hospital services, medicines, and appliances, in all provinces.

Survivor Benefits

Survivor pension: \$550-\$2,862.50 a month, plus lump sum of \$500-\$126,000, according to province (in British Columbia, Alberta, New Brunswick, Saskatchewan, Manitoba, Ontario, Newfoundland, and Quebec, pension is percentage, either 75% or 90%, of deceased worker's earnings). Payable to widow and disabled widower. Orphans: Either monthly flat-rate pensions slightly higher than for children residing with a parent, or a percentage of the deceased's wages, according to province.

Other dependents (if no spouse or orphan): Reasonable sum proportionate to pecuniary loss.

Funeral grant: \$900-\$4,000, according to province.

Administrative Organization

Workers' Compensation Board in each province (Commission in Quebec and Newfoundland), fixing and collection of assessments, management of accident fund, award and payment of benefits, rehabilitation and adaptive services.

Unemployment

First law: 1940 (1935 law declared unconstitutional).

Current law: 1971 (last amended 1990).

Type of program: Social insurance system.

Coverage

All wage and salary earners, including federal government employees; also, self-employed fishermen.

Exclusions: All other self-employed persons, and workers earning less than \$136 a week and working less than 15 hours a week for the same employer; casual workers. Voluntary coverage for provincial government employees with consent of provincial government.

Source of Funds

Insured person: 2.25% of insured earnings, rising to 2.8% on July 1, 1991.

Employer: 1.4 times insured person's rate.

Government: None.

Maximum insured earnings: \$680 a week in 1991; minimum, \$136 (20% of maximum) or less if employed 15 hours a week for same employer.

Qualifying Conditions

Unemployment benefits: Varies, depending on unemployment rate of region, from 10-20 weeks in covered employment during last year. Employment minimum: 15 hours a week.

Registered, able, willing, and available to work; unable to obtain suitable employment, or unable to work because of sickness, maternity, or child adoption.

If unemployment due to voluntary leaving, misconduct, refusal of suitable offer, or failure to undergo training, disqualification from 7 to 12 weeks and a reduction of benefits to 50% of insured wages; if unemployment due to labor dispute, imprisonment, or change of residence outside Canada, disqualification for as long as condition exists.

Unemployment Benefits

Unemployment benefit: 60% of previous average insured earnings. Maximum, \$680 a week. Payable after 2-week waiting period for up to 50 weeks depending on claimant's employment history and regional unemployment rates; payable up to 15 weeks for loss of earnings due to sickness or maternity, or 10 weeks for adoption of child.

Administrative Organization

Federal Minister of Employment and Immigration, general supervision.

Canada Employment and Immigration Commission, with tripartite membership, administration of program through its regional and local offices.

Family Allowances

First law: 1944.

Current laws: 1973 (separate federal program and Quebec Program).

Type of program: Universal system.

Coverage

All residents with 1 or more children.

Qualifying Conditions

Insured person: None.

Employer: None.

Government: Whole cost.

Qualifying Conditions

Family allowances: Child must be under age 18.

Family Allowance Benefits

Family allowances: Federal average, \$33.93 a month per child (special allowances \$50.61). (Program providing tax credits for children introduced in 1979.) Provinces may vary amounts and method of payment according to age or number of children in family (option applied by Quebec and Alberta). Federal allowances are supplemented by provincial government in Quebec. Prince Edward Island, supplement for 5th and each additional child. Adjustment: Automatic annual adjustment of all benefits for changes in consumer price index.

Administrative Organization

Department of National Health and Welfare, administration of family allowances through regional offices in provincial capitals. Quebec family allowances administered by Quebec Pension Plan.

Contact—Alexander Estrin—202-282-7116

Old Age, Disability, Death

First law: 1957.
Current law: 1983.
Type of program: Social insurance system.
Exchange rate: U.S.\$1.00 equals 64 escudos.

Coverage

Employed persons. Special system for public employees.

Source of Funds

Insured person: 4% of earnings.
Employer: 3% of payroll.
Government: Partial subsidy.

Qualifying Conditions

Old-age pension: Age 65 (men) or 60 (women) with 36 months of contributions.
Disability pension: Loss of 1/3 of salary or wage, or 2/3 disabled, and 36 months of contributions. Payable abroad.
Survivor pension: Age 65 (men) or 60 (women); children with some physical or mental incapacity.
Temporary 12-month survivor pension for able-bodied but unemployed if widow under age 60, widower under age 65, or child under age 18.

Old-Age Benefits

Old-age pension: 20% of average earnings (based on 36 highest paid months in last 5 years) plus 1.5% for each year of coverage, up to a maximum of 85% of earnings.
Minimum pension: 3,000 escudos a month.

Permanent Disability Benefits

Disability pension: Same as old-age pension.
Minimum pension: 2,500 escudos a month.
Maximum pension, 85% of average earnings.

Survivor Benefits

Survivor pension: 50% of pension of insured, payable to widow or widower. Orphans: 25% of pension of insured for each child under 18. Full orphan: 50%.
Maximum survivor pension: 100% of pension of insured.
Funeral grant: Payable under family allowance program below.

Administrative Organization

Ministry of Finance, general supervision.
Institute of Insurance and Social Security, general administration.

Sickness and Maternity

First law: 1976.
Current law: 1983.
Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employed persons. Special system for public employees.

Source of Funds

Insured person: 3% of earnings.
Employer: 2% of payroll.
Government: Partial subsidy.

Qualifying Conditions

Cash sickness and maternity benefits: No qualifying period.
Medical benefits: No qualifying period.

Sickness and Maternity Benefits

Sickness benefit: 70% of most recent earnings or of average earnings during last 6 months, whichever is higher.
Payable for up to 36 months.
Employer pays 100% of earnings for first 3 days and 30% for 4th - 90th days.
Maternity benefit: 90% of average earnings.
Payable for 30 days.
Nursing allowance: 500 escudos a month for 6 months (payable under family allowance program below).

Workers' Medical Benefits

Medical benefits: General and specialist care, hospitalization, house calls, medicines, and partial dental care.
75% of pharmaceuticals cost; 100% if pensioner or dependent.
Reimbursement for transportation and living expenses if treatment away from home: insured and dependents, 600 escudos daily; pensioners and dependents, total cost.
Partial payment (up to 75% of cost) for prosthetic devices and appliances.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured.

Administrative Organization

Ministry of Health and Social Affairs, general supervision.
National Health Services, general administration.

Work Injury

First law: 1960.
Current law: 1978.
Type of program: Social insurance system.

Coverage

Employed persons, tenant farmers and sharecroppers, certain volunteer workers, members of cooperative enterprises, apprentices, and other on-the-job trainees.
Special program for government workers.

Source of Funds

Insured person: None.
Employer: 2% of payroll for service workers, 6% of payroll for all other workers; for domestic servants, 50 escudos a month (full time) or 30 escudos a month (part time).
Government: Original capitalization of program.
Maximum earnings for contribution purposes: 300 escudos a day.

Qualifying Conditions

Work injury benefits: No qualifying period.

Permanent disability: At least 100% loss of capacity to work.

Partial disability: Partial loss of capacity to work.

Disability decided according to National Schedule of Accidental Disability.

Temporary Disability Benefits

Temporary disability benefit: 40% of average wage during first 14 days; 70% thereafter.

If hospitalized, benefit is 40%; with dependents, 70%.

Partial disability benefit: 25% of average wage.

Permanent Disability Benefits

Permanent disability pension: 70% of average base.

Constant attendance supplement: Up to 30% of average base.

Partial disability: Percentage of total disability pension proportionate to degree of disability between 10% and 100%. Payable from the day following accident (employer pays wage on day of accident).

Workers' Medical Benefits

Medical benefits: Medical treatment, surgery, hospitalization, prosthetic devices, appliances, and transportation.

Survivor Benefits

Survivor pension: 30% of deceased's average wage on day of accident.

Payable to dependent widow, or dependent widower aged 65 if not remarried. Payable to divorced spouse or spouses (divided equally) if right to alimony.

Orphans: Half-orphan, 15% of deceased's average wage per child, including the unborn, up to age 18 (24 if student, no limit if disabled); full orphan, 45%.

10% of deceased's average wage to other dependent relatives (maximum, 30%).

Combined pensions not to exceed 70% of average wage.

Funeral grant: Up to 7,500 escudos.

Administrative Organization

Ministry of Finance, general supervision.

Institute of Insurance and Social Security, general administration.

Qualifying Conditions

Family allowances: Payable after 1st month of employment.

Children must be under age 14 (24 if student; no limit if disabled).

Allowance paid with respect to employee's parents if their income is less than 2,000 escudos.

Family Allowance Benefits

Family allowances: 200 escudos a month for insured and each dependent; 350 escudos per month for each disabled child up to age 8; 450 escudos, ages 8-14.

Payable for maximum of 4 children. (Maximum does not apply if parent is pensioner or the insured person is deceased and the mother is unemployed.)

Nursing allowance: See maternity benefit above.

Survivor Benefits

Funeral grant: Cost of burial up to maximum of 7,500, 5,000, and 3,000 escudos for insured, spouse, and children aged 14 and over, respectively; 5,000 escudos, for children aged 6-13; 3,000 escudos, for children up to 5 years old.

Administrative Organization

Ministry of Finance, general supervision.

Institute of Insurance and Social Security, general administration.

Contact—G. Ricardo Campbell—202-282-7173

Family Allowances

First law: 1957.

Current law: 1983.

Type of program: Social insurance system.

Coverage

Employed persons.

Special system for public employees.

Source of Funds

Insured: None.

Employer: 9% of payroll.

Government: None.

Old Age, Disability, Death

First law: 1963.

Current law: 1981.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 250 francs.

Coverage

Employed persons, including civil servants, members of public cooperatives (if not otherwise covered), students in professional schools, trainees and apprentices (even if nonsalaried), members of religious orders, and domestic workers.

Source of Funds

Insured person: 2% of earnings.

Employer: 3% of payroll.

Government: None.

Qualifying Conditions

Old-age pension: Age 55 (men) or 50 (women); payable 5 years earlier if "prematurely aged." 20 years of coverage with 60 months of contributions during last 10 years.

Retirement necessary.

Not payable abroad unless reciprocal agreement.

Disability pension: Loss of 2/3 of earning capacity. 5 years of coverage, including 6 months of contributions in year preceding incapacity (waived for currently employed if non-occupational accident; if occupational accident, see Work Injury).

Payable after 6 consecutive months of incapacity, provided disability is expected to last another 6 months or more.

Survivor pension: Deceased met requirements or was pensioner at death.

Old-Age Benefits

Old-age pension: 30% of average monthly earnings in last 3 or 5 years (whichever is higher), plus 1% for each 12 months of contribution beyond 180 months.

Minimum pension: 60% of highest regional minimum wage; maximum, 80% of average monthly earnings.

Constant attendance supplement (payable to prematurely aged): 50% of pension.

Old-age settlement: Lump sum of insured's average monthly earnings for every 12 months of coverage. Payable to insured age 55 (50 if prematurely aged) with at least 12 months of coverage, but ineligible for pension.

Permanent Disability Benefits

Disability pension: 30% of average monthly earnings in last 3 or 5 years (whichever is higher), plus 1% for each 12 months of contribution beyond 180 months. (Years under age 55 at time of claim credited as 6-month periods.)

Constant-attendance supplement: 50% of pension.

Survivor Benefits

Survivor pension: 50% of pension of insured to widow age 50 (45 if prematurely aged), age 30 if caring for child, or disabled, provided married at least 2 years prior to death of insured.

Amount equally divided if more than 1 widow.

Also payable to dependent widower age 55 (50 if prematurely aged).

Orphans: 50% of pension of insured; 100% if full orphan.

Maximum survivor pension: 100% of pension of insured.

Survivor settlement: Lump sum of 1 month's old-age pension for every 6 months of insurance, if insured ineligible for pension.

Administrative Organization

Ministry of Public Administration, Labor, and Social Security, general supervision.

Central African Social Security Office, administration of program.

Sickness and Maternity

First law: 1952.

Current law: 1965. (Sickness insurance law of 1970 not yet implemented.)

Type of program: Social insurance system. Maternity benefits only.

Coverage

Employed women.

Source of Funds

Insured person: None.

Employer: See contribution to family allowances program below.

Government: None.

Qualifying Conditions

Maternity benefits: 6 months of insured employment.

Sickness and Maternity Benefits

Sickness benefit: None under insurance. (Labor code requires employers to provide paid sick leave.)

Maternity benefit: 50% of earnings. Payable for up to 8 weeks before and 6 weeks after confinement (9 weeks if complications).

Workers' Medical Benefits

Medical benefits: None under insurance. (Labor code requires employers to provide certain medical services.)

Dependents' Medical Benefits

Medical benefits for dependents: See family allowances below.

Administrative Organization

Ministry of Public Administration, Labor, and Social Security, general supervision.

Central African Social Security Office, administration of program.

Work Injury

First law: 1935.

Current law: 1965.

Type of program: Social insurance system.

Coverage

Employed persons and members of producers' cooperatives.

CENTRAL AFRICAN REPUBLIC

Source of Funds

Insured person: None.

Employer: 3% of payroll.

Government: None.

Maximum earnings for contribution and benefit purposes: 200,000 francs a month.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 50% of earnings for first 28 days of disability; 66-2/3% thereafter.

Payable from day following injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For total disability, 100% of average earnings. Partial disability: Average earnings multiplied by 1/2 the degree of incapacity for the portion of disability between 10% and 50%, and by 1-1/2 the degree of incapacity for the portion above 50%. Constant-attendance supplement: 40% of pension.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, medicines, appliances, rehabilitation, and transportation.

Survivor Benefits

Survivor pension: 30% of earnings of insured.

Orphans: 15% of earnings each for 1st and 2nd orphan, 10% for each additional; 20% for each full orphan. Dependent parents and grandparents: 10% of earnings each. Maximum survivor pensions: 85% of earnings.

Burial grant: 1/50 of maximum annual income of victim, based on maximum earnings of 200,000 francs a month.

Administrative Organization

Ministry of Public Administration, Labor, and Social Security, general supervision.

Central African Social Security Office, administration of contributions and benefits.

Maximum earnings for contribution purposes: 200,000 francs a month. Above contributions also finance maternity benefits.

Qualifying Conditions

Family allowances: Child must be under age 15 (18 if apprentice, 20 if student or disabled). School attendance required for children of school age. Parent must have had 6 months of employment and be currently working 20 days a month or be a social insurance beneficiary. Must undergo medical examinations for prenatal allowance.

Family Allowance Benefits

Family allowances: 1,200 francs a month for each child.

Prenatal allowance: 1,200 francs a month for 9 months.

Young Family's Allowance: Lump sum of 10,000 francs for each of first 3 births. Some maternal and child health and welfare services also provided.

Administrative Organization

Ministry of Public Administration, Labor, and Social Security, general supervision.

Central African Social Security Office, administration of program.

Contact—Leif Haanes-Olsen—202-282-7284

Family Allowances

First law: 1956.

Current law: 1965.

Type of program: Employment-related system.

Coverage

Employees and social insurance beneficiaries with 1 or more children. Special system for public employees.

Source of Funds

Insured person: None.

Employer: 12% of payroll.

Government: None.

Old Age, Disability, Death

First and current law: 1977 (implemented in 1984).

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 250 francs.

Coverage

Employed heads of household in the public or private sectors with 6 consecutive months of employment.

Source of Funds

Insured person: 2% of earnings.

Employer: 4% of payroll.

Government: None.

Qualifying Conditions

Old-age pension: Age 55 (50 if "prematurely aged"). 180 months of insurance or 60 months of contributions during last 10 years.

Retirement necessary.

Disability pension: Loss of 2/3 of earning capacity. 5 years of insurance, including 6 months of contribution in year preceding incapacity. (No qualifying period if nonoccupational accident; if due to work accident, benefits paid under Work Injury).

Survivor pension: Deceased met pension requirements, was pensioner, or had 180 months of insurance at death.

Old-Age Benefits

Old-age pension: 30% of average monthly earnings during last 3 or 5 years (whichever is higher), plus increment of 1.2% for every 12 months of insurance beyond 180. Minimum pension, 60% of highest minimum wage; maximum, 80% of earnings.

Old-age settlement (if ineligible for pension): Lump sum equal to 1 month's wages per year of insurance, if aged 55 (50 if prematurely aged).

Permanent Disability Benefits

Disability pension: 30% of average monthly earnings during last 3 or 5 years (whichever is higher). (Credit given for years under age 55 at time of claim.) Increment of 1.2% for every 12 months of insurance beyond 180. Minimum pension, 60% of highest regional minimum wage; maximum, 80% of earnings.

Constant-attendance supplement: 50% of pension.

Survivor Benefits

Survivor pension: 50% of pension of insured to widow 40 or over, caring for child, pregnant, or disabled, provided married at least 1 year prior to death of insured. Amount equally divided if more than 1 widow. Also payable to dependent disabled widower if marriage lasted at least 1 year.

Orphans: 25% of pension of insured for each orphan; 40% for each full orphan.

Survivor settlement: Lump sum payment if insured ineligible for pension.

Administrative Organization

Ministry of Labor and Manpower, general supervision.

National Social Insurance Fund, administration of program.

Sickness and Maternity

First law: 1952.

Current law: 1966.

Type of program: Social insurance system. Maternity benefits only.

Coverage

Employed women.

Source of Funds

Insured person: None.

Employer: See family allowances below.

Government: See family allowances below.

Qualifying Conditions

Maternity benefits: 6 months of employment immediately prior to cessation of work.

Sickness and Maternity Benefits

Sickness benefit: None under insurance. (Labor code requires employers to provide paid sick leave.)

Maternity benefit: 50% of earnings.

Payable for up to 6 weeks before and 8 weeks after confinement (9 weeks if complications).

Workers' Medical Benefits

Medical benefits: None under insurance.

(Labor code requires employers to provide certain medical services.)

Dependents' Medical Benefits

Medical benefits for dependents: See family allowances below.

Administrative Organization

Ministry of Labor and Manpower, general supervision.

National Social Insurance Fund, administration of program.

Work Injury

First law: 1935.

Current law: 1966.

Type of program: Social insurance system.

Coverage

Employed persons.

Source of Funds

Insured person: None.

Employer: 2.5% of payroll.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period. Accident must be reported within 48 hours.

Temporary Disability Benefits

Temporary disability benefit: 66-2/3% of average daily wage received by worker during 30 days preceding accident.

Payable from day after injury until recovery or for 2 years until certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For total disability, 100% of average earnings. Partial disability: Average earnings multiplied by 1/2 the degree of incapacity for the portion of disability between 10% and 50%, and by 1-1/2 the degree of incapacity for the portion above 50%.

Constant-attendance supplement: 40% of pension.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, medicines, appliances, and transportation.

Survivor Benefits

Survivor pension: 30% of earnings of insured.

Orphans: 15% of earnings for each orphan; 20% for each full orphan.

Dependent parents and grandparents: 10% of earnings each.

Maximum survivor pensions: 85% of earnings of insured.

Funeral grant : Reimbursement for burial expenses up to 1/24 of covered earnings.

Administrative Organization

Ministry of Labor and Manpower, general supervision.

National Social Insurance Fund, administration of program.

Some maternal and child health and welfare services also provided.

Administrative Organization

Ministry of Labor and Manpower, general supervision.

National Social Insurance Fund, administration of program.

Contact—Leif Haanes-Olsen—202-282-7284

Family Allowances

First law: 1956.

Current law: 1966.

Type of program: Employment-related system.

Coverage

Employees with 1 or more children.

Separate system for public employees.

Source of Funds

Insured person: None.

Employer: 6% of payroll.

Government: Subsidy from earmarked taxes.

Maximum earnings for contribution purposes: 130,000 francs a month.

Above contributions also finance maternity benefits.

Qualifying Conditions

Family allowances: Child must be under age 15 (18 if apprentice, 21 if student or disabled).

Parent must have had 6 months of employment and be currently working 20 days a month (or be widow of beneficiary).

Family Allowance Benefits

Family allowances: 600 francs a month for each child.

Prenatal allowance: 5,400 francs for each month of pregnancy (paid in 2 installments).

Birth grant: Lump sum of 6,000 francs for each of first 3 births.

Old Age, Disability, Death

First law: 1924.

Current laws: 1952 (2 laws establishing separate programs for wage earners and salaried employees); 1980 and 1981 (laws establishing new social security system).

Type of program: Social insurance system (old system) and mandatory private insurance system (new system).

Exchange rate: U.S.\$1.00 equals 330 pesos.

Coverage

Old system--Wage earners' program: Wage earners and self-employed. Salaried employees' program: Salaried employees in private employment.

Special systems for railroad employees, seamen and port workers, public employees, and over 35 other occupations.

New system--Wage and salary workers, mandatory coverage. Self-employed, voluntary coverage.

Since the introduction of the new system in May 1981, the old system is being phased out. As of May 1986, the old system is closed to new entrants.

Source of Funds

Old system--Insured person: Wage earners, 19.10% of wages; salaried employees, 20.15% of salary.

Employer: None.

Government: Special subsidies needed to finance program.

New system--Insured person: Minimum for old-age pension, 10% of wage or salary; for survivor and disability pension, 3.25%-3.6% of wage or salary, depending on the pension fund administrator.

Employer: None.

Government: Special subsidies for guaranteed minimum pension. Maximum monthly earnings for contribution purposes (old and new systems): 60 monetary units (unidades de fomento). As of January 31, 1991, a monetary unit equalled 7,086.78 pesos. The monetary unit is adjusted monthly to changes in the consumer price index.

Qualifying Conditions

Old system--Old-age pension: Wage earners, age 65 and contributions in 800 weeks and 50% of weeks since initial coverage (men); or age 60 and contributions in 520 weeks (women). Salaried employees, age 65 and at least 10 years of contributions (men); or age 60 and at least 10 years of contributions (women).

Disability pension: Wage earners, minimum of 50 weeks' contribution, of which at least 40% in last 5 years were also 50% of weeks since initial coverage (women excused from this last requirement). Salaried employees, 67% incapacity and 3 years of contributions.

Survivor pension: Wage earners--Deceased was pensioner, or had contributed 50 weeks, of which at least 40% were in last 5 years. Salaried employees--Deceased was pensioner or had at least 3 years' contributions.

New system--Old-age pension: Age 65 (men) and 60 (women). 20 years of contribution (transitionally 12 months of contributions in last 5 years prior to November 1980.) Retirement permitted before age limit if pension equals at least 50% of average wage over last 10 years and is equal to 110% of minimum old-age pension.

Disability pension: Loss of 2/3 of capacity to work.

Survivor pension: Deceased was covered or was pensioner at death.

Old-Age Benefits

Old system--Old-age pension: Wage earners: 50% of base wage (average monthly wages during last 5 years, first 2 years adjusted for wage changes), plus 1% of wages for each 50 weeks of contribution above 500 weeks. Minimum: 85% of minimum industrial wage; maximum, 70% of base wage.

Increment of 10% for each 150 weeks of contributions paid after award of pension.

Child's supplement: 10% of average pension in preceding year.

Salaried employees: 1/35 of base salary times years of contribution. Increment of 1/35 of base salary for each dependent child for women with over 19 years of contribution. Maximum: 100% of base salary.

Adjustment: Automatic annual adjustment of pensions for changes in price index above 15%.

New system--Old-age pension: Insured's contributions plus accrued interest. Minimum pension guaranteed by government. At retirement, insured may make withdrawals from account, regulated to guarantee income for expected lifespan, or buy annuity from private insurance company.

Permanent Disability Benefits

Old system--Disability pension: Wage earners: For total disability, 50% of base wage (average monthly wages during last 5 years, first 2 years adjusted for wage changes), plus 1% of wages for each 50 weeks of contribution beyond 500 weeks. Maximum: 70% of base wage.

Child's supplement: 10% of average pension in preceding year.

Partial disability: One-half of total disability pension.

Salaried employees: 70% of base salary, plus 2% of salary for each year of contribution beyond 20 years. Maximum: 100% of base salary.

Adjustment: Automatic annual adjustment of pensions for changes in price index above 15%.

New system--Disability pension: Same as for old-age pension.

Minimum pension: 70% of average wages in last 12 months.

Minimum pension guaranteed by government.

Survivor Benefits

Old system--Survivor pension: Wage earners: Widow of any age or disabled widower, 50% of base wage or 100% of pension of insured, whichever is more favorable. Each orphan under age 15 (18 if student, no limit if disabled), 20% of base wage or average pension in preceding year.

Salaried employees: Widow or dependent widower, 50% of pension or base salary of insured in last 5 years. Each orphan (or parent), 15% of pension or average salary. Maximum survivor pensions: 100% of pension or salary of insured.

Funeral grant: Wage earners and salaried employees, 3 months' minimum income.

New system--Survivor pension: Widow, or disabled widower, 60% of pension; 50% if pension also paid to children; 36% to mother of children without pension; if children have right to pension, 30%; any

orphan, 15% to age 18 (25 if student, any age if disabled); 50% to parents if no other beneficiaries.

Administrative Organization

Old system--Ministry of Labor and Social Welfare, general supervision.

Superintendent of Social Security, administration of program.

New system--Superintendent of Pension Fund Management Companies, general supervision; individual pension fund management companies, administration of program.

Sickness and Maternity

First law: 1924.

Current laws: 1981 and 1985.

Type of program: Social insurance system. Cash and medical benefits.

Public system--National Health Service system.

Private system--Social security health institutes.

Coverage

Public system--All public and private sector workers, pensioners, persons receiving work injury, unemployment or family allowance benefits.

Private system--Covered workers and their dependents. Persons not receiving family allowances may contract in.

Source of Funds

Public system-Insured person: Wage earners, 5.74% of wage. Salaried employees, 6.55% of salary.

Employer: None.

Government: Partial subsidy.

Private system-Insured person: Wage and salary workers and self-employed, 7% of earnings.

Employer: None.

Government: None.

Maximum monthly earnings for contribution purposes (old and new systems): 60 monetary units ("unidades de fomento"--see old age, disability, and death above).

Qualifying Conditions

Cash sickness and maternity benefits: Wage earners and salaried employees, currently covered, a total of 6 months and 3 months of contribution in last 6 months.

Medical benefits: All workers currently covered.

Qualifying conditions for both systems are the same.

Self-employed, currently covered with 12 months of enrollment and 6 months of contributions in last 12 months before illness.

Sickness and Maternity Benefits

Public system--Sickness benefit: For public employees, 100% of net earnings. For private sector employees, the average monthly net earnings in the 3 months before the onset of illness.

Maternity benefit: Same as sickness benefit; payable for 6 weeks before and 12 weeks after confinement.

Private system--Employee signs a minimum 12-month contract with individual health institute.

Benefits vary by contract, but cannot be less than those provided by the public system.

Workers' Medical Benefits

Public system--Medical benefits: Includes general and specialist care, periodic medical examinations, hospitalization, medicines, dental care, and maternity care. Duration: No limit.

Private system--Benefits vary by contract, but generally include medical and surgical care, hospitalization, pharmaceuticals, and maternity care. Some contracts also provide dental care.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured person.

Private system--Same as cash sickness and maternity.

All pregnant women up to 6 months after pregnancy and children under 6 years of age are entitled to regular checkups.

Administrative Organization

Public system--Ministry of Health, general supervision.

National Health Services, administration of benefits and services.

Private system--National Health Fund oversees individual health institutions.

Work Injury

First law: 1916.

Current law: 1968.

Type of program: Social insurance system.

Coverage

Employed persons, government workers, students, and some self-employed persons.

Source of Funds

Insured person: None, except for the self-employed.

Employer: 0.90% of payroll, plus 3.4%-6.8% of payroll according to industry and risk (for wage earners and salaried employees).

Government: Subsidizes public sector program.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: Same as under cash sickness benefit. Payable from day of injury up to 52 weeks (may be extended up to 104 weeks).

Adjustment: Readjusted as wages rise either by law or collective agreement.

Permanent Disability Benefits

Permanent disability pension: 70% of base wage, if totally (at least 70%) disabled.

Constant-attendance supplement: 30% of base wage.

Partial (40%-69%) disability: 35% of base wage.

Lump-sum grant of up to 15 months' base wages for 15% to 39% disability.

Workers' Medical Benefits

Medical benefits: Necessary medical, dental, and pharmaceutical services, hospitalization, appliances, rehabilitation, and occupational retraining.

Survivor Benefits

Survivor pension: 50% of pension of insured, payable to widow age 45 or older or caring for child. Payable at any age to disabled widow. Orphans: 20% of pension for each orphan under age 18 (age 23 if student or any age if disabled); 50% for each full orphan. Funeral grant: 3 times monthly minimum wage.

Administrative Organization

Ministry of Labor and Social Welfare, general supervision. Administration of contributions and cash benefits through Social Insurance Service, Private Salaried Employees' Welfare Fund, and other social security funds, and by 3 employers' nonprofit mutual insurance groups. National Health Service, provision of medical benefits.

Unemployment

First law: 1937.

Current law: 1981.

Type of program: Employment-related system (unified program for wage and salaried workers).

Coverage

Employed persons.

Source of Funds

Insured person: None.

Employer: None.

Government: Whole cost through Unified Family Allowances and Unemployment Fund.

Qualifying Conditions

Unemployment benefits: 52 weeks of coverage during previous 2 years (for wage earners and salaried employees).

Registered for employment, able and willing to work.

Unemployment not due to reasons within claimant's control.

Unemployment Benefits

Unemployment benefit: First 90 days, 6,000 pesos a month; between 91 and 180 days, 4,000 pesos a month; between 181 and 360 days, 3,000 pesos a month. Persons eligible for unemployment benefits also continue to receive family allowances, maternity, and medical benefits.

Administrative Organization

Ministry of Labor and Social Welfare, general supervision. Superintendent of Social Security, administration of program.

Family Allowances

First laws: 1937 (salaried employees) and 1953 (wage earners).

Current law: 1981 (wage earners and salaried employees).

Type of program: Employment-related system (unified program for wage and salaried workers).

Coverage

Employed persons and social insurance beneficiaries with 1 or more children or other eligible dependents.

Special program for the needy.

Source of Funds

Insured person: None.

Employer: None.

Government: Whole cost through Unified Family Allowances and Unemployment Fund.

Qualifying Conditions

Family allowances: Child must be under age 18 (24 if student, no limit if disabled); also payable from 5th month of pregnancy.

Allowances also paid for dependent wife, disabled husband, widowed mother, stepchildren, orphaned or abandoned grandchildren and great-grandchildren, orphans, and disabled or aged parent over age 65.

Family Allowance Benefits

Family allowances (wage earners and salaried employees): 552 pesos a month per dependent. Disabled persons receive a double allowance.

Administrative Organization

Ministry of Labor and Social Welfare, and Superintendent of Social Security, general supervision of Unified Fund.

Special program administered by Emergency Social Fund.

Contact—G. Ricardo Campbell—202-282-7173

Old Age, Disability, Death

First law: 1951.

Current laws: 1953 and 1978 (permanent employees), and 1986 (contract workers).

Type of program: Separate mandatory employer-provided programs (state enterprise permanent workers) and city/county-based social insurance systems (state-enterprise contract workers).

(Employers and city/county social insurance agencies may adjust stipulated national norms to local conditions.)

Exchange rate: U.S. \$1.00 equals 5.21 yuan.

Coverage

Permanent and contract employees in state-run enterprises.

Employees of government and party organizations, and cultural, educational, and scientific institutions are covered under government-funded employer-administered system.

Source of Funds

Insured person: Permanent employees, none; contract employees, 3% of standard wage.

Employer: Permanent employees: average 18% of total wage (including subsidies) if participating in city/county retirement pension pools, or whole cost if not participating; contract employees: 15% of standard wage (excluding subsidies).

Government: Subsidies as needed.

City/county governments may adjust contribution base and/or rate according to local conditions.

Qualifying Conditions

Old-age pension: Age 60 for men and professional women, 55 for non-professional salaried women, 50 for other women (55 for men and 45 for women, if arduous or unhealthful work) with 10 years' continuous service.

Early retirement at age 50 (men) or age 45 (women) with 10 years' continuous service, if totally disabled.

Disability pension: Total incapacity for work and ineligible for early retirement.

Survivor grant: Deceased was in covered employment or pensioner at death.

Old-Age Benefits

National norm for permanent workers--**Old-age pension:** 60%-90% of last month's standard wage according to length of service and dates of employment.

Supplement for outstanding performance: 5%-15% of standard wage if pensioner is a model worker or revolutionary hero.

Total of supplement and pension not to exceed 100% of standard wage.

Allowance for relocation expenses as result of retirement: 150-300 yuan, depending on rural or urban location.

Minimum pension: 30 yuan a month.

National norm for contract workers--Information not available.

Adjustment: Ad hoc benefit adjustments paid in the form of standard of living allowances or staple food allowances.

Permanent Disability Benefits

National norm for permanent workers--**Disability pension:** 40% of standard wage; minimum 25 yuan a month.

Allowance for relocation expenses as result of total disability: 2-months' standard wage.

National norm for contract employees: Information not available.

Survivor Benefits

National norm for permanent workers--**Survivor grant:** Lump sum of 6-12 months' standard wage, according to number of surviving dependents: 1 dependent, 6 months' standard wage; 2 dependents, 9 months' standard wage; 3 or more dependents, 12 months' standard wage. If pensioner, 6-12 months' of pre-retirement standard wage according to number of surviving dependents.

Funeral grant: Lump sum of 2 months' average earnings of all employees in same enterprise; death of dependent immediate family members, 1/3 - 1/2 of 1 month's average wage depending on age of deceased.

National norm for contract employees--Information not available.

Administrative Organization

Ministry of Labor, Department of Social Insurance and Welfare, general supervision.

City/county social insurance agencies, administration of retirement pension pools for participating enterprises.

Individual state-run enterprises, administration of programs.

Sickness and Maternity

First law: 1951.

Current law: 1953 and 1979 (permanent employees), 1986 (contract workers).

Separate employer-provided programs based on national norm. (Employers may adjust stipulated national norms to local conditions.)

Coverage

Permanent and contract employees in state-run enterprises.

Employees of government and party organizations, cultural, educational, and scientific institutions and, university students are covered under government-funded and employer-administered programs.

Source of Funds

Insured person: None.

Employer: Whole cost.

Government: Subsidies as needed.

Qualifying Conditions

Sickness, maternity, and medical benefits: No minimum qualifying period.

Sickness and Maternity Benefits

National norm for permanent workers--**Sickness benefit:** 60%-100% of standard wage, according to length of service (60% if employed less than 2 years, 70% if 2 but less than 4 years,

80% if 4 but less than 6 years, 90% if 6 but less than 8 years, and 100% if employed 8 years or more). Payable by employer for up to 6 months each year; 40% to 60% payable by employer thereafter until recovery or determination of permanent disability: 40% if employed less than 1 year, 50% if 1-3 years, and 60% if employed 3 years or more.

Maternity benefit: 100% of earnings payable by employer for up to 56 days (70 in special cases) in connection with childbirth. 100% of earnings payable for 15 days in case of abortion.

National norm for contract workers--Same as for permanent workers.

Workers' Medical Benefits

National norm for permanent workers--**Medical benefits:** Medical services either provided in employer's clinic or hospital, or paid for directly by employer.

Includes treatment by doctor, maternity care, bed, and full cost of surgery and ordinary medicines. Employee pays registration fee for both outpatient and inpatient care, house calls, and board if hospitalized. National norm for contract workers--Same as for permanent workers.

(Medical care available to general population in public institutions, within limits of facilities available and subject to various fees).

Dependents' Medical Benefits

National norm for permanent workers--**Medical benefits for dependents:** Treatment by doctor in employer's clinic, and 50% of cost of surgery and ordinary medicines, if dependents not otherwise covered.

National norm for contract workers--Same as for permanent workers.

Administrative Organization

Ministry of Labor, Department of Social Insurance and Welfare, general supervision of cash benefits.

Ministry of Public Health, general supervision of health care.
Individual state-run enterprises, administration of programs.

Work Injury

First law: 1951.

Current laws: 1953 and 1978 (permanent employees), 1986 (contract workers).

Separate employer-provided programs based on national norm. (Employers may adjust stipulated national norms to local conditions.)

Coverage

Permanent and contract employees in state-run enterprises. Employees of government and party organizations, cultural, educational, and scientific institutions, and university students covered under government-funded and employer-administered programs.

Source of Funds

Insured person: None.

Employer: Whole cost.

Government: Subsidies as needed.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

National norm for permanent workers--**Temporary disability benefit:** 100% of standard wage during temporary disability until recovery or determination of permanent disability.

National norm for contract workers--Information not available.

Permanent Disability Benefits

National norm for permanent workers--**Permanent disability pension:** 80%-90% of standard wage, if totally disabled.

Constant-attendance supplement: 10% of standard wage.

Minimum pension: 40 yuan a month.

Partial disability: 10% to 30% of standard wage, according to earnings loss: 10% of standard wage if 11%-20% earnings loss; 20% if 21%-30% earnings loss; and 30% of standard wage if 30% or more earnings loss.

Workers' Medical Benefits

Medical benefits: Medical treatment, surgery, nursing, medicine, appliances, transportation, and hospitalization (employee pays 1/3 of cost of board).

National norm for contract workers--Information not available.

Survivor Benefits

National norm for permanent workers--**Survivor pension:** 25%, 40%, or 50% of standard wage of deceased, for 1, 2, or 3 or more dependents.

Funeral grant: Lump sum of 200 yuan.

National norm for contract workers--Information not available.

Administrative Organization

Ministry of Labor, Department of Social Insurance and Welfare, general supervision.

Individual state-run enterprises, administration of programs.

Unemployment

First and current law: 1986.

City/county social insurance system based on national norm. (Employers and city/county social insurance agencies may adjust stipulated national norms to local conditions.)

Coverage

Contract workers in state-run enterprises.

Source of Funds

Insured person: None.

Employer: 1% of standard wage.

Government: Local government subsidies.

Qualifying Conditions

Unemployment benefit: Dismissal, company bankruptcy or reorganization, or expiration of work contract.

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Unemployment Benefits

Unemployment benefit: 50% to 75% of wages. Payable for 1 year if less than 5 years of coverage, and for 2 years if 5 or more years of coverage.

Administrative Organization

Ministry of Labor, Department of Social Insurance and Welfare,
general supervision.

Local labor service agencies, administration of program.

Contact—Lillian Liu—(202) 282-7292

Old Age, Disability, Death

First and current law: 1946 (implemented in 1965).

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 555.4 pesos.

(Labor code requires larger employers to provide generally similar benefits to employees in regions where social insurance has not yet been applied.)

Coverage

Employees in industry and commerce in most regions, domestics, clergy, and self-employed.

Program gradually being extended to all regions of the country.

Special system for public employees at national and local levels, teachers, railway workers, military and national police.

Source of Funds

Insured person: 2.17% of earnings, according to wage classes.

Employer: 4.33% of payroll, according to wage classes.

Government: Subsidizes domestic workers' contribution.

Minimum earnings for contribution and benefit purposes: Legal minimum wage (domestics, half legal minimum wage); maximum, 15 times legal minimum wage. (Legal minimum wage on January 1, 1991, was 51,720 pesos a month.)

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women). 500 weeks of contribution in last 20 years or 1,000 weeks of contribution at any age.

Disability pension: 1/2 loss of normal earning capacity. 150 weeks of contribution during the last 6 years or 300 weeks of contribution at any time.

Survivor pension: Deceased met contribution conditions for old-age or disability pension or was pensioner at death.

Old-Age Benefits

Old-age pension: 45% of average earnings during last 3 years, plus increment of 3% of earnings for each 50 weeks of contribution over 500 weeks.

Pension may not exceed 90% of basic monthly wage or be less than the minimum monthly wage. (The basic monthly wage equals 0.0433 percent of the total weekly wages on which the person contributed in the last 100 weeks.) Maximum pension, 15 times minimum wage.

Dependents' supplements: Wife age 60 or disabled, 14% of minimum pension. Each child under age 16 (18 if student, no limit if disabled), 7% of minimum pension.

Maximum supplement for family: 42% of minimum pension.

Schedule of payments: 13 payments a year.

Adjustment: Annual adjustment of pensions for changes in wages.

Permanent Disability Benefits

Disability pension: 45%, 51%, or 57% of basic monthly wage according to 3 levels of disability, plus increment of 3% of earnings for each 50 weeks of contribution over 500 weeks.

Pension may not exceed 90% of basic monthly wage (as defined under old-age pension) nor be less than the minimum monthly wage.

Constant-attendance supplement: 10% of earnings.

Dependents' supplements: Wife age 60 or disabled, 14% of minimum pension.

Each child, 7% of minimum pension.

Schedule of payments: 13 payments a year.

Adjustment: Annual adjustment of pensions for changes in wages.

Survivor Benefits

Survivor pension: 50% of pension of insured. Reduced pension (if insufficient contributions but at least 100 weeks of contribution), 1 month's pension for each 25 weeks of contribution.

Orphans: 20% of pension of insured for each orphan under age 16 (18 if student, no limit if disabled), 30% if full orphan.

Dependent parents or grandparents, 20% of pension of insured.

Maximum survivor pensions: 100% of pension of insured.

Schedule of payments: 13 payments a year.

Funeral grant: Actual expenses up to monthly old-age pension but not less than 5 or no more than 10 times minimum wage.

Administrative Organization

Social Insurance Institute, national administration of program.

Supervised by National Council of Mandatory Social Insurance and Auditor General of the Republic.

Regional funds and local offices, established and supervised by Institute, local administration of contributions and benefits.

Sickness and Maternity

First law: 1938.

Current law: 1946 (implemented in 1949).

Type of program: Social insurance system. Cash and medical benefits.

(Labor code requires larger employers to provide generally similar benefits to employees in regions where social insurance has not yet been applied.)

Coverage

Employees in industry and commerce, domestics, clerics, self-employed and their dependents.

Pensioners and dependents also covered for medical benefits.

Source of Funds

Insured person: 2.33% of earnings, according to wage classes (4% if dependents covered). Pensioners, 2% of pension.

Employer: 4.67% of payroll, according to wage classes (8% if dependents of employees covered).

Government: See pension contribution above.

Qualifying Conditions

Cash sickness and medical benefits: 4 weeks of contribution immediately prior to claim.

Cash maternity benefits: 12 weeks of contribution in last 9 months (4 weeks of contribution immediately prior to claim).

Sickness and Maternity Benefits

Sickness benefit: 66-2/3% of earnings. Payable after 3-day waiting

period for up to 180 days (may be extended to 360 days at 50% of earnings).

Maternity benefit: 100% of earnings, payable for 12 weeks starting 2 weeks before birth. Benefits also payable to adoptive parents of children under age 7. Husband/companion qualify for 1 week of parental leave.

Workers' Medical Benefits

Medical benefits: Medical services ordinarily provided directly to patients through facilities of Social Insurance Institute, although some are contracted out to the National Health Service or to private clinics. Medical, surgical, hospital, pharmaceutical, maternity, and dental care, and related services.

Duration: 180 days (may be extended to 360 days if cure probable).

Dependents' Medical Benefits

Medical benefits for dependents: Wife receives same maternity care as insured woman.

Newborn child of insured man or woman receives pediatric care for 12 months.

Dependents receive same medical benefits as insured in selected areas.

Administrative Organization

Social Insurance Institute, national administration of program; owns and operates own clinics and hospitals.

Supervised by Superintendency of Health, National Council of Mandatory Social Insurance and Auditor General of the Republic.

Regional fund and local offices, local administration of contributions and benefits.

Work Injury

First law: 1916.

Current law: 1946 (implemented in 1964).

Type of program: Social insurance system.

Coverage

Employees in industry and commerce. Exclusions: Self-employed, and clergy.

Source of Funds

Insured person: None.

Employer: 0.28%-5.6% of payroll, according to degree of risk.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings for first 26 weeks; thereafter 66-2/3%. Payable until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: 60% of earnings, if totally disabled for usual occupation.

Supplements: 10% of earnings if disabled for any occupation, or 25% if constant attendance required. Dependents' supplements: 14% of minimum pension for wife and 7% for each child.

Partial disability: Percent of full pension proportionate to degree of disability for 21% to 90%; lump sum for 5%-20% disability.

Workers' Medical Benefits

Medical benefits: Medical, surgical, and hospital care; medicines; appliances; and transportation.

Survivor Benefits

Survivor pension: 25% of earnings of insured, or 30% if disabled. Payable to widow and dependent disabled widower. Orphans: 15% of earnings of insured for each orphan under age 18 (no limit if disabled), or 25% if full orphan. Dependent parents or grandparents, 20% of pension of insured. Maximum survivor pensions: 100% of total disability pension of insured.

Funeral grant: Actual expenses up to monthly work injury pension but not less than 5 or no more than 10 times minimum wage.

Administrative Organization

Social Insurance Institute, national administration of program.

Supervised by National Council of Mandatory Social Insurance and Auditor General of the Republic.

Sectional funds and local offices, local administration of contributions and benefits.

Unemployment

Public sector: Labor code requires employer to provide 1 month's severance pay (with 12% interest) per year of service. For dismissal without just cause, an additional indemnity is paid. For each year of service disregarding the first year, the additional indemnity equals 60 days' pay if 1-5 years of service; 65 days' pay if 5-10 years of service; and 75 days' pay if more than 10 years of service.

Private sector: Previous rights under public system rolled over to newly created private termination indemnity program, as of January 1, 1991. Program is voluntary for employees covered under public system, mandatory for new hires as of January 1, 1991.

Family Allowances

First law: 1957.

Current laws: 1963, 1982.

Type of program: Employment-related system.

Coverage

All employees.

Source of Funds

Insured person: None.

Employer: 4% of payroll.

Government: None, except as employer.

Qualifying Conditions

Family allowances: Child must be under age 18 (23 if student, no limit if disabled); parents over age 60 or 60% disabled.

Parent must have completed 60 days of continuous employment with same employer, of which not less than 96 hours were credited during last 25 working days; also monthly income cannot exceed 4 times the legal minimum wage.

Family Allowance Benefits

Family allowances: Amounts vary among funds, may be paid in cash or in kind.

Child disabled 60% or more receives double allowance.

Surviving spouse allowance: 12 months' payment to surviving spouse or custodian of dependent children. If dependent dies, family receives lump sum equal to 12 monthly payments.

Administrative Organization

Ministry of Labor and Social Security, general supervision of funds.
Superintendency for Family Subsidies, supervision of family allowance funds.

Contact—Alexander Estrin—202-282-7116

Old Age, Disability, Death

First law: 1962.
Current law: 1971.
Type of program: Social insurance system.
Exchange rate: U.S.\$1.00 equals 250 francs.

Coverage

Employed persons. Special system for public employees.

Source of Funds

Insured person: 2.4% of earnings.
Employer: 3.6% of payroll.
Government: None.
Minimum earnings for contribution and benefit purposes: 23,500 francs a month. No maximum.

Qualifying Conditions

Old-age pension: Age 55 (or 50 if "prematurely aged"). Insurance in last 20 years, or 240 months' total insurance with 60 months in last 5 years. Pension proportionately reduced if 60 months to 239 months of contributions. Retirement from paid employment. Not payable to aliens abroad unless reciprocal agreement.
Disability pension: Loss of 2/3 of capacity for any work. 5 years of insurance and 6 months of contribution in last year before claim. (No minimum qualifying period if incapacity caused by nonoccupational accident; if occupational accident, see Work Injury.)
Survivor pension: Deceased met qualifying conditions or was pensioner at death.

Old-Age Benefits

Old-age pension: 30% of average monthly earnings in last 3 or 5 years (whichever is higher), plus 2% for every 12 months of insurance beyond 240.
Minimum pension: 60% of highest minimum wage; maximum, 80% of earnings.
Child supplements: Equal to current family allowance (see below).
Old-age settlement: Lump sum equal to insured's average monthly earnings for every 12-month insurance period credited at age 55 (or 50 if prematurely aged) if ineligible for pension.
Adjustment: Pensions adjusted for cost-of-living changes.

Permanent Disability Benefits

Disability pension: 40% of average monthly earnings in last 3 or 5 years (whichever is higher), plus 2% for every 12 months of insurance beyond 240. (Years under age 55 at time of claim credited as 6-month periods.) Minimum pension: 60% of highest minimum wage; maximum, 80% of earnings.
Constant-attendance supplement: 50% of pension.
Child supplements: Equal to current family allowance (see below).
Adjustment: Pensions adjusted for cost-of-living changes.

Survivor Benefits

Survivor pension: 30% of pension of insured. Payable to widow or disabled widower. Orphans: Same as family allowance (see below).
Maximum survivor pension: 100% of pension of insured.

Survivor settlement: 1 month's basic old-age pension for each 6 months of contribution by deceased, if pension requirements not met.
Adjustment: Pensions adjusted for cost-of-living changes.

Administrative Organization

Ministry of Labor and Social Security, general supervision.
National Social Security Fund, administration of program; managed by tripartite board and director-general.

Sickness and Maternity

First law: 1952.
Current law: 1956.
Type of program: Social insurance system. Maternity benefits only.

Coverage

Employed women.

Source of Funds

Insured person: None.
Employer: 0.2% of payroll.
Government: None.
Maximum earnings for contribution purposes: 600,000 francs a month. Minimum: 23,500 francs a month.

Qualifying Conditions

Maternity benefits: 3 months of insured employment.

Sickness and Maternity Benefits

Sickness benefit: None under insurance. (1975 labor code requires employers to provide paid sick leave.)
Maternity benefit: 50% of earnings (employer required to pay remaining 50% of earnings). Also costs of medical care. Payable for 15 weeks, including at least 9 weeks after confinement (may be extended in special circumstances).

Workers' Medical Benefits

Medical benefits: None, except free maternity care, including cost of confinement.

Dependents' Medical Benefits

Medical benefits for dependents: See family allowances below.

Administrative Organization

Ministry of Labor and Social Security, general supervision.
National Social Security Fund, administration of program.

Work Injury

First law: 1935.
Current law: 1959.
Type of program: Social insurance system.

Coverage

Employed persons, members of workers' cooperatives, apprentices, and students. Special system for public employees.

Source of Funds

Insured person: None.

Employer: 2.25% of payroll.

Government: None.

Maximum earnings for contribution and benefit purposes: 600,000 francs a month. Minimum: 23,500 francs a month.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of covered earnings for first 28 days of disability; 66-2/3% thereafter. Payable from day after injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For total disability, 100% of average earnings. Partial disability: Average earnings multiplied by 1/2 the degree of incapacity for the portion of disability between 10% and 50%, and by 1-1/2 the degree of incapacity for the portion above 50%.

Constant-attendance supplement: 50% of pension.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, medicines, appliances, and transportation.

Survivor Benefits

Survivor pension: 30% of earnings of insured. Orphans: 15% of earnings each for first 3 orphans, 10% for each other orphan under age 16 (20 if student); 20% each if full orphan. Dependent parents and grandparents: 10% of earnings each.

Maximum survivor pensions: 85% of earnings of insured.

Funeral grant: Lump sum of up to 14,000 francs.

Administrative Organization

Ministry of Labor and Social Security, general supervision.

National Social Security Fund, administration of contributions and benefits.

Qualifying Conditions

Family allowances: Child must be under age 16 (17 if apprentice, 20 if student or disabled).

Parent must have had 6 months of employment and be currently working 20 days a month (or be widow of beneficiary).

Family Allowance Benefits

Family allowances: 1,200 francs a month per child.

Prenatal allowance: 1,200 francs a month for 9 months (paid in 2 installments).

Birth grant: Lump sum of 1,100 francs for each of first 3 births.

Some maternal and child health and welfare services also provided.

Administrative Organization

Ministry of Labor and Social Security, general supervision.

National Social Security Fund, administration of program.

Contact—Leif Haanes-Olsen—202-282-7284

Family Allowances

First law: 1949.

Current law: 1956.

Type of program: Employment-related system.

Coverage

Employees with 1 or more children, whether or not married. Special system for public employees.

Source of Funds

Insured person: None.

Employer: 10.03% of payroll.

Government: Flat amount per month per child covered.

Maximum earnings for contribution purposes: 600,000 francs a month. Minimum: 23,500 francs a month.

Old Age, Disability, Death

First law: 1941.

Current law: 1971.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 99.5 colones.

Coverage

Employed persons in public and private sector.

Voluntary coverage for self-employed.

Source of Funds

Insured person: 2.5% of earnings. Self-employed pay 7.25% of earnings.

Employer: 4.75% of payroll.

Government: 0.25% of total covered earnings. (Full amount not paid regularly in the past.)

Qualifying Conditions

Old-age pension: Age 61 and 1 month (men); age 59 and 1 month (women). Required monthly contributions decrease with age at retirement; 467 at earliest retirement age, down to 240 at age 65.

Retirement from covered employment unnecessary. Payable abroad.

Disability pension: Loss of 66-2/3% of usual earning capacity. 36 months of contribution (lump-sum grant paid if 6-35 months). Four additional months of contribution required for each year over age 55 when first covered.

Survivor pension: 24 months of contribution by insured (lump-sum grant paid if 6-23 months).

Old-Age Benefits

Old-age pension: 60% of average earnings (based on highest 48 monthly wage or salary payments during last 5 years of coverage). Basic benefit increased by 1/12 of 1% of average earnings for each month of contribution. Benefit increased 10% if wife or child, 20% if both.

Increment of 1.5%, 2%, and 2.5% of pension for 1st, 2nd, and 3rd year retirement is deferred beyond age of initial eligibility.

Minimum pension: 8,000 colones a month (if computed amount smaller, lump sum is paid).

Maximum pension: 90,000 colones a month (up to 130,000 colones in case of deferred retirement).

Schedule of payments: 13 payments a year.

Adjustment: Periodic adjustment of pensions.

Permanent Disability Benefits

Disability pension: Same as old-age pension (without deferment provisions).

Lump-sum grant: 7 months' average earnings.

Adjustment: Periodic adjustment of pensions.

Survivor Benefits

Survivor pension: 40% of pension paid or accrued to insured if under age 45 and childless. 60% regardless of age if there is a disabled child; 70% if over age 55 on date of insured's death.

Payable to widow or dependent aged or disabled widower.

Minimum pension: 1,660 colones a month.

Orphans: 30% of pension of insured, or 60% if full orphan, for each orphan under age 18 (22 if disabled, 25 if student).

Other eligible survivors: Dependent mother or disabled father, 40% of pension if dependency was 75% or more, 20% if dependency less than 75%; dependent young, disabled, or aged brother or sister receives 30% of pension.

Maximum survivor pension: 100% of pension of insured.

Lump-sum grant: 7 months' average earnings; maximum, 35,000 colones.

Funeral grant: Cost of burial; maximum, 50,000 colones.

Adjustment: Periodic adjustment of pensions.

Administrative Organization

Costa Rican Social Insurance Fund, administration of program directed by executive president, 8-member board.

The Comptroller General oversees financial operations of the program.

Sickness and Maternity

First law: 1941.

Current laws: 1952 and 1982.

Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employed persons, including self-employed. Pensioners also covered for medical benefits.

Medical care: All residents.

Source of Funds

Insured person: 5.5% of earnings. Self-employed pay 5% of earnings up to and including 3,500 colones a month, increasing to 12.25% of entire earnings in excess of 7,956 colones. Pensioners pay 12.5% of pension.

Employer: 9.25% of payroll.

Government: 1.25% of total covered earnings.

Qualifying Conditions

Cash sickness and medical benefits: Contribution in month preceding onset of illness, and currently registered.

Cash maternity benefits and maternity care: 26 weeks of contribution during last 52 weeks. Wife of insured eligible for maternity care if insured contributed in month preceding birth.

Sickness and Maternity Benefits

Sickness benefit: 60% of earnings during last month. Maximum benefit: 26,000 colones a month. Payable after 3-day waiting period for up to 26 weeks. (Employer pays 50% of earnings during 3-day waiting period.)

Maternity benefit: 50% of earnings, payable for 30 days before and 90 days after confinement.

Workers' Medical Benefits

Medical benefits: Medical services ordinarily provided directly to patients through medical facilities of Social Insurance Fund.

Includes general and specialist care, hospitalization, medicines, dental, auditory, and limited optometry services; maternity care, and appliances (at reduced cost, not to exceed 300 colones to be paid by patient).

Maximum duration: 52 weeks (may be extended in special cases).

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured.

Lump sum death benefit: 3 months' average earnings; minimum, 10,000 colones; maximum: 50,000 colones.

Administrative Organization

Costa Rican Social Insurance Fund, administration of program. Fund owns and operates 29 hospitals and is gradually extending jurisdiction over others according to law for integration of services with the Ministry of Health.

Work Injury

First law: 1924.

Current law: 1982 (labor code).

Type of program: Mixed compulsory and voluntary insurance with public carrier.

Coverage

Employed persons.

Source of Funds

Insured person: None.

Employer: Whole cost, through insurance premiums varying according to risk.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 75% of daily earnings for first 45 days; thereafter 100% of first 578 colones per day, 75% of earnings over 578 colones per day.

Minimum benefit equals legal minimum wage.

Maximum benefit: 1 minimum wage plus 76% of earnings in excess of the minimum wage.

Payable from day of injury for up to 2 years.

Permanent Disability Benefits

Permanent disability pension: 67% of earnings, if 50%-67% disabled. Payable for maximum of 10 years. 100% of first 6,792 colones of monthly earnings, 90% of earnings over 6,792 colones per month; if totally (over 67%) disabled, payable for life.

Minimum pension: 15,840 colones a month.

Constant attendance allowance: 7,808 colones a month.

For totally disabled, grants awarded in order to obtain appropriate housing (via purchase or modification.)

Percentage of full pension according to schedule, if less disabled; maximum, 50% of earnings. Payable for maximum of 5 years.

Minimum partial pension: 8,763 colones a month.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, medicines, appliances, and rehabilitation.

Schedule of payments: 13 payments a year.

Survivor Benefits

Survivor pension: 40% of earnings of insured if single, plus 35% for one child under age 18, (20% each if more), or 20% for dependent mother. Payable to widow or disabled widower. Payable for 10 years (extended if pension is only income).

Orphans: 20% to 40% of earnings if 1-3 orphans under age 18 (25 if student), 35% if full orphan (20% each if two or more). Payable for 10 years.

Other eligible survivors: Parents and other dependent relatives.

Maximum survivor pensions: 75% of earnings of insured.

Funeral grant: 35,000 colones.

Administrative Organization

Ministry of Labor and Social Security, enforcement of law.

National Insurance Institute, administration of program.

Family Allowances

First law: 1974.

Type of program: Dual employment-related and assistance system.

Coverage

Persons (whether employed or not) not meeting qualifications for other pensions.

Source of Funds

Insured person: None.

Employer: 5% of payroll.

Employers with payrolls less than 2,000 colones and agricultural enterprises with less than 3,000 colones per month exempt.

Government: 3 percent of yield of sales tax.

Qualifying Conditions

Payable to persons over age 65, disabled persons, widows over age 55 (with or without dependents), single mothers with children under age 15 (18 if student), orphans, dependents, and others if ineligible for benefits under contributory system and need is demonstrated.

Family Allowance Benefits

Family allowances (means-tested): Up to 2,850 colones a month for a beneficiary with 3 or more dependents. Reduced benefit if fewer dependents.

Administrative Organization

Board of Social Development and Family Allowances, Ministry of Labor and Social Security, administration of program. (The Costa Rican Social Insurance Fund is responsible for collecting contributions for family allowances.)

Contact—G. Ricardo Campbell—202-282-7173

Old Age, Disability, Death

First law: 1960.

Current laws: 1968, 1971, and 1988.

Type of program: Social insurance system; also mandatory private pension system.

Exchange rate: U.S.\$1.00 equals 250 francs.

Coverage

Employed persons.

Exclusion: Self-employed.

Special system for public employees.

Source of Funds

Insured person: 1.6% of earnings.

Employer: 2.4% of payroll.

Government: None.

Maximum earnings for contribution purposes: 1,497,555 francs a month.

Qualifying Conditions

Old-age pension: Age 55 with 3 years of contribution and 10 years of covered employment before or after program began. Early retirement: Age 50; 5% reduction for each year under age 55.

Retirement from gainful activity. Payable abroad.

Disability pension: Age 50, permanent incapacity for any work, 3 years of contribution and 10 years of covered employment before or after program began.

Survivor pension: Deceased was pensioner or had at least 3 years of contributions and 10 years of covered employment before or after program began.

Old-Age Benefits

Old-age pension: About 1.33% of average earnings times years of coverage and periods of incapacity (some employment before program began credited toward coverage).

Pension reduced by 5% for each year under age 55.

Child's supplement: 10% of pension for each child under age 16; maximum, 30% of pension.

Old-age settlement for workers over age 55 with at least 10 years' employment, if ineligible for pension.

Permanent Disability Benefits

Disability pension: About 1.33% of average earnings times years of coverage (some employment before program began credited toward coverage).

Child's supplement: 10% of pension for each child under age 16.

Maximum: 30% of pension.

Disability allowance for workers age 45 to 55 with at least 10 years' employment, if ineligible for pension. At age 55 the allowance is converted to an old-age benefit.

Survivor Benefits

Survivor pension: 50% of pension of insured payable to widow age 50, disabled, or caring for 2 children. Also payable at age 45 to 50, with 5% reduction for each year under age 50.

Orphans: 20% of pension of insured for each full orphan under age 16 (21 if student). Maximum for all orphans: 100% of pension of insured.

Administrative Organization

Ministry of Social Affairs, general supervision.

National Social Insurance Fund, administration of program; managed by tripartite board.

Sickness and Maternity

First law: 1952.

Current laws: 1968, 1971, and 1988.

Type of program: Social insurance system. Cash maternity benefits only.

Coverage

Employed women and employed workers' wives.

Special system for public employees.

Source of Funds

Insured person: None.

Employer: 0.5% of payroll.

Government: None.

Maximum earnings for contribution purposes: 70,000 francs a month.

Qualifying Conditions

Cash maternity benefits: 3 months of insured employment.

Sickness and Maternity Benefits

Sickness benefits: None provided.

Maternity benefit: 100% of earnings (employer pays half). Also all costs of medical care provided in public hospital, or 5,000 francs for confinement at home or in private clinic.

Payable for 6 weeks before and 8 weeks (11 weeks if complications) after confinement.

Workers' Medical Benefits

Medical benefits: Medical care provided to insured worker by socio-medical centers of the Fund.

Employers must provide medical services for their workers.

Dependents' Medical Benefits

Medical benefits for dependents: Health care provided to mothers and children by the socio-medical centers of the Fund.

Administrative Organization

Ministry of Social Affairs, general supervision.

National Social Insurance Fund, administration of program.

Work Injury

First law: 1932.

Current laws: 1968, 1971, and 1988.

Type of program: Social insurance system.

Coverage

Employed persons, seamen, certain self-employed, apprentices, and members of cooperatives.
Self-employed may affiliate voluntarily.

Source of Funds

Insured person: None (except voluntarily affiliated self-employed).
Employer: 2% to 5% of payroll, according to risk in industry.
Government: None.
Maximum earnings for contribution and benefit purposes: 70,000 francs a month.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 50% of earnings for first 28 days of disability; 66-2/3% thereafter. Family benefits also payable.
Payable from day following injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For total disability, 100% of average earnings. Partial disability: Average earnings multiplied by 1/2 the percentage of incapacity for the portion of disability between 10% and 50%, and by 150% of the percentage of incapacity for the portion above 50%.
Constant-attendance supplement: 40% of pension.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, medicines, appliances, transportation, and rehabilitation.

Survivor Benefits

Survivor pension: 30% of earnings of insured.
Orphans: 15% of earnings each for 1st and 2nd orphan, 10% for each other; 20% for each full orphan.
Dependent parents and grandparents: 10% of earnings each.
Maximum survivor pensions: 85% of earnings.
Funeral grant: Lump sum covering cost of burial.
Adjustment: Benefits adjusted yearly to changes in the minimum wage.

Administrative Organization

Ministry of Social Affairs, general supervision.
National Social Insurance Fund, administration of contributions and benefits.

Special system for public employees.

Source of Funds

Insured person: None.
Employer: 5% of payroll.
Government: None.
Maximum earnings for contribution purposes: 70,000 francs a month.

Qualifying Conditions

Family allowances: Child under age 14 (18 if apprentice, 21 if student or disabled). Parent must have had 3 months of employment and be currently working 18 days or 120 hours a month (or be widow of beneficiary).
Prenatal allowance and birth grant: Must undergo prescribed medical examinations.

Family Allowance Benefits

Family allowances: 1,500 francs a month for each child.
Prenatal allowance: 13,500 francs payable in 3 installments.
Birth grant: Lump sum of 18,000 francs on birth of each of first 3 children.
Maternity allowance: 18,000 francs paid in 3 installments from birth through the child's first year.
School allowance: One-time payment of 4,500 francs per child.
Some maternal and child health and welfare services also provided.

Administrative Organization

Ministry of Social Affairs, general supervision.
National Social Insurance Fund, administration of program.

Contact—G. Ricardo Campbell—202-282-7173

Family Allowances

First law: 1955.
Current law: 1968, 1971, and 1988.
Type of program: Employment-related system.

Coverage

Employees with 1 or more children.

Old Age, Disability, Death

First laws: Numerous laws and decrees between 1913 and 1957, establishing separate pension systems for over 50 different occupations, superseded and unified by 1963 law. Self-employed, liberal professions, charcoal makers, and members of fishery cooperatives brought into consolidated system in 1964.

Current law: 1979.

Type of program: Social insurance system.

Exchange rate: U.S. \$1.00 equals .72 pesos.

Coverage

Employed persons, members of some producers' cooperatives, self-employed, liberal professions, Interior Ministry, agricultural cooperatives, artists, and war veterans.

Special system for members of armed forces.

Source of Funds

Insured person: None. (10% of earnings if self-employed.)

Employer: 10% of payroll.

Government: Makes up deficit and also contributes as employer. Above contributions also finance sickness and maternity and work-injury programs.

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women) with 25 years of employment (55 and 50 if last 12 years or 75% of employment is in dangerous or arduous work). Reduced pension, age 65 (men) or 60 (women) with 15 years of employment. Retirement unnecessary, but total current income cannot exceed former income. Not payable abroad.

Disability pension: Full pension, physical or mental inability to work. Partial pension, inability to perform usual work. Employed when incapacity occurs if under age 23. If age 23 or over, number of years of employment needed to qualify increases with age.

Survivor pension: Deceased was employed or pensioner at death, or employed within 6 months thereof and for 3/4 of adult life.

Old-Age Benefits

Old-age pension: 50% of average earnings (earnings in excess of 3,000 pesos a year are reduced by 50%) during highest 5 of last 10 years, plus 1% of earnings for each year of employment beyond 25 years (1.5% if dangerous or arduous work). Increments of 1.5% to 4% of earnings for each of first 5 years pension deferred, 1% a year thereafter. (Reduced pension, 40% of average earnings, plus 1% of earnings for each year of employment beyond 15 years.)

Minimum pension varies depending on level of average earnings and number of years of employment. Maximum: 90% of average earnings.

Permanent Disability Benefits

Disability pension: 40% of average earnings (earnings in excess of 3,000 pesos a year are reduced by 50%) during highest 5 of last 10 years, plus 1% of earnings per year of employment beyond 15 years. Minimum and maximum pensions: Same as old-age pension. Partial disability: Up to 50% (60% of work injury or occupational disease) of lost earnings (depending on number of years of employment up to

25 years, increased 1% for each year of employment above 25 years). During rehabilitation, 70% of former earnings. If unable to find employment, 50% of former earnings in first year, 25% thereafter.

Survivor Benefits

Survivor pension: Up to 100% of pension of insured for 3 months (after 1-month waiting period). Thereafter, 70%, 85%, or 100% of pension of insured for 1, 2, or 3 or more dependent survivors, respectively, (80%, 90%, or 100% if pension of insured is less than 60 pesos a month). Divided equally among eligible dependents. Eligible dependents: Widow, needy widower age 60 or disabled, orphans under age 17 or disabled, and needy parents. Maximum pension for working widow: 25% of survivor pension. Nonworking widow under age 40 and without dependents receives full pension for 2 years.

Widows age 40 or above who are unemployed receive unreduced pension.

Administrative Organization

State Committee for Labor and Social Security, administration of program through its Social Security and Social Assistance Directorate. Municipal social security offices and work centers process applications. Pensions paid through National Bank offices.

Sickness and Maternity

First law: 1934 (maternity benefits only).

Current laws: 1974 (maternity) and 1979 (sickness).

Type of program: Dual social insurance (cash benefits) and universal (medical care) systems.

Coverage

Cash sickness benefits: Employed persons, members of some producers' cooperatives, and workers under special systems.

Cash maternity benefits: Employed persons.

Medical benefits: All residents.

Source of Funds

Insured person: See pension contributions above.

Employer: Same.

Government: Same. Also covers cost of medical services.

Qualifying Conditions

Cash sickness benefits: Currently employed.

Cash maternity benefits: Currently employed with 75 days of employment in the 12 months preceding maternity leave.

Medical benefits: Residence in country.

Sickness and Maternity Benefits

Sickness benefit: 60% of earnings (50% if hospitalized). Minimum benefit: 1.5 pesos a day (80% of earnings if wage is less than 1.65 pesos a day); maximum, 90% of earnings. Payable after 3-day waiting period until medical certification expires (new certification required every 26 weeks) or disability pension granted. Tuberculosis benefit: 100% of earnings up to 2 years, plus 6 months rehabilitation.

Maternity benefit: 100% of earnings, payable for 6 weeks before (8 weeks in some cases) and 12 weeks after confinement.
Minimum benefit: 20 pesos a week.

Workers' Medical Benefits

Medical benefits: Free medical services provided to patients by public medical centers. Includes medical and dental care, maternity care, pre- and post-natal care, hospitalization, medicines during hospitalization, and rehabilitation. Provided until recovery. In work injury cases, also covers medicines when hospitalization not required and appliances.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for family head.

Administrative Organization

State Committee for Labor and Social Security, administration of program through its Social Security and Social Assistance Directorate. Work centers pay cash benefits and are reimbursed by the National Bank. Ministry of Public Health supervises administration of medical services provided by public medical and hospital centers.

Survivor Benefits

Survivor pension: Same as survivor pension above. Free burial services provided by the government for all residents.

Administrative Organization

State Committee for Labor and Social Security, administration of program through its Social Security and Social Assistance Directorate. Work centers pay short-term cash benefits and are reimbursed by the National Bank. Ministry of Public Health supervises administration of medical services provided by public medical and hospital centers.

Family Allowances

(Dependents of young workers conscripted into military service are eligible for assistance from Social Security Fund.)

Contact—Peter Puidak—202-282-7294

Work Injury

First law: 1916.

Current law: 1979 (in effect, 1980).

Type of program: Dual social insurance (cash benefits) and universal (medical care) systems.

Coverage

Employed persons and members of some producers' cooperatives, self-employed, and liberal professions.

Source of Funds

Insured person: See pension contributions above.

Employer: Same.

Government: Same.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 80% of earnings (70% if hospitalized). Minimum and maximum benefits: Same as sickness benefit above. Payable from 4th day of incapacity (1st day of incapacity if hospitalized) until medical certification expires (new certification required every 26 weeks) or disability pension is granted.

Permanent Disability Benefits

Permanent disability pension: 50% of average earnings during highest 5 of last 10 years, plus 1% of earnings per year of employment beyond 25 years. Constant-attendance supplement: 20% of pension. Minimum and maximum pensions: Same as old-age pension above. Provisions for partial disability.

Old Age, Disability, Death

First law: 1956.

Current law: 1980.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 0.42 pound (£).

Coverage

Employed and self-employed persons aged 16-64.

Voluntary coverage for formerly covered persons and for Cypriots working abroad for Cypriot employer.

Exclusions: Certain categories of part-time and family employment.

Source of Funds

Insured person: 6% of earnings (self-employed, 11% of earnings ; voluntarily covered, 12% of earnings).

Employer: 6% of payroll.

Government: 3.5% of earnings.

Above contributions also finance cash sickness, maternity, work-injury, and unemployment benefits.

Maximum earnings for contribution purposes: £ 214 a week.

Qualifying Conditions

Old-age pension: Age 65 (men) and 63 (women). Age 60 for miners. 156 weeks of contribution, paid on basic earnings. Basic earnings level is a national average revised each year. Weekly average of real and credited earnings must equal at least 25% of weekly basic earnings. A widow may substitute husband's insurance record for her own for period prior to his death. Lump sum payable at age 65 with 156 weeks of contributions if contribution base lower than 25% of basic earnings. Retirement necessary for miners aged 60-64.

Disability pension: Permanent incapacity for work. 156 weeks of contribution paid on basic earnings amount plus 20 weeks of contributions paid or credited in last year or 40 in last 2 years. If disability is caused by accident, same qualifying conditions as for cash sickness benefits below.

Survivor pension: 156 weeks of contribution paid by deceased on basic earnings. (Lump sum paid if qualifying conditions are not met.) If death is caused by accident, same qualifying conditions as for cash sickness benefits below. For full orphans, 1 week of contributions paid by either parent.

All pensions payable abroad.

Old-Age Benefits

Old-age pension: Basic pension equal to 60% of average basic credited earnings plus supplementary pension equal to 1.5% of average credited earnings above the basic for each year of contribution.

Dependents' supplements: 20% of average basic credited earnings for 1st dependent, 10% each for 2nd and 3rd dependent.

Schedule of payments: Pensions paid 13 times a year.

Lump-sum payment: 15% of total credited earnings.

Adjustment: Past earnings and basic pension adjusted automatically every year according to changes in wages; supplementary pension adjusted every year for changes in prices and wages.

Permanent Disability Benefits

Disability pension: Basic pension: Same as basic old-age pension, including dependents' supplements.

Supplementary pension: For each year of contribution, the total of weekly average credited earnings projected to age 65 on the basis of average earnings during the 5 years preceding disability, multiplied by 1.5%.

Schedule of payments: Pensions paid 13 times a year.

Medical services provided in government hospitals and dispensaries.

Adjustment: Same as old-age pension.

Survivor Benefits

Survivor pension: Same as basic old-age pension, plus 60% of supplementary old-age pension. Payable to widow or to dependent disabled widower.

Lump-sum payment: Equal to 1 year's pension, payable upon remarriage. If not eligible for survivor benefits, same as for old-age pension.

Orphans: £14.24 a week, plus 30% of supplementary old-age pension (60% divided equally among 3 or more orphans) to each full orphan under age 15 (23 if female, 25 for males if student or in military service, no limit if disabled). Lump sum equal to 1 year's orphan pension payable on termination of pension due to age.

Half-orphan: £7.12 a week for first orphan, £3.56 per week for 2nd and 3rd.

Pension paid 13 times a year.

Missing person's benefit: Same as basic old-age pension, including dependents' supplements for spouse or £14.24 a week for each full orphan.

Funeral grant: £146 upon death of insured or pensioner, £73 upon death of dependent.

Adjustment: Same as for old-age pension.

Administrative Organization

Ministry of Labor and Social Insurance, through Department of Social Insurance, administration of program.

Program directed by Director of Social Insurance in Ministry and tripartite advisory Social Insurance Board.

Sickness and Maternity

First law: 1956.

Current law: 1980.

Type of program: Dual social insurance for cash benefits and national health for medical care system.

Coverage

Employed and self-employed persons aged 16-64.

Voluntary coverage for Cypriots aged 16-64 working abroad for Cypriot employer.

Exclusions: Certain categories of part-time and family employment.

Medical care: All residents of limited means, public employees, police, and members of the Armed Forces.

Source of Funds

Insured person: See pension contributions above.

Employer: Same.

Government: Same. Also, whole cost of medical care.

Qualifying Conditions

Cash sickness benefits: 26 weeks of paid contributions and 20 contributions paid or credited in last year. After entitlement is exhausted, person can requalify upon payment of 13 contributions.

Cash maternity benefits: 26 weeks of paid contributions and 20 contributions paid or credited in last year.

Cash maternity grant: 26 weeks of paid contributions, and 20 contributions paid or credited in last year.

Medical benefits: Residence in country and limited means.

Sickness and Maternity Benefits

Cash sickness benefit: 60% of basic credited average earnings in last year.

Dependents' supplements: Same as for old-age pension.

Supplement: 50% of average earnings above basic amount in last year.

Maximum cash benefit and supplements: £71.20 a week.

Payable after 3-day waiting period (18 days for self-employed) for up to 26 weeks (minimum, 13 weeks plus 1 day for each contribution paid in excess of 26).

Cash maternity benefit: 75% of average credited earnings during the last year. Payable for 12 weeks beginning between the 6th and 2nd week before confinement.

Maternity grant: £98.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients in government hospitals and dispensaries. Includes medical treatment, hospitalization, maternity care, and medicines.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured person.

Wife receives same cash maternity grant as working woman.

Administrative Organization

Ministry of Labor and Social Insurance, through Department of Social Insurance, administration of cash benefits.

Program directed by Director of Social Insurance in Ministry and tripartite advisory Social Insurance Board.

Ministry of Health, provision of medical services through government hospitals.

Work Injury

First law: 1942.

Current law: 1980.

Type of program: Social insurance system.

Coverage

Employed persons.

Exclusions: Certain categories in part-time and family employment.

Source of Funds

Insured person: See pension contributions above.

Employer: Same.

Government: Same.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: £21.36 a week, plus £7.12 for 1st dependent, £3.56 each for 2nd and 3rd dependents.

Minimum benefit and supplements: £35.60 a week.

Supplement: 50% of average earnings above basic in last year.

Maximum benefit and supplements: £71.20 a week.

Payable after 3-day waiting period for up to 12 months.

Permanent Disability Benefits

Permanent disability pension: £21.36 a week.

Dependents' supplements: £7.12 a week for 1st dependent, £3.56 each for 2nd and 3rd dependents.

Supplementary permanent disability pension: 60% of average earnings above minimum in last 2 years.

Adjustment of earnings and pensions: Same as for old-age pension.

Constant-attendance supplement: £11.62 a week.

Partial disability: Percent of full pension proportionate to degree of incapacity (20%-90% disablement) or lump sum (10%-19%).

Workers' Medical Benefits

Medical benefits: Necessary medical treatment and hospitalization in government dispensaries and hospitals.

Survivor Benefits

Survivor pension: Same as basic permanent disability pension, plus 60% of supplementary permanent disability pension. Payable to widow or to dependent invalid widower. Lump-sum payment: Equal to 1 year's pension, payable upon remarriage.

Orphans: £14.24 a week, plus 30% of supplementary permanent disability pension (60% divided equally among 3 or more orphans) to each full orphan under age 15 (23 if female, 25 for males if student or in military service, no limit if disabled).

Lump sum equal to 1 year's orphan pension payable on termination of pension due to age. Half-orphans: £7.12 for 1st orphan and £3.56 per week for 2nd and 3rd orphans. Dependent parent (if no spouse or child): £14.24 a week plus 30% of supplementary permanent disability pension.

Funeral grant: £146.

Administrative Organization

Ministry of Labor and Social Insurance, through Department of Social Insurance, administration of contributions and cash benefits.

Program directed by Director of Social Insurance in Ministry and tripartite advisory Social Insurance Board.

Unemployment

First law: 1956.

Current law: 1980.

Type of program: Social insurance system.

Coverage

Employed persons aged 16-64 (including voluntarily insured persons who work for Cypriot employers abroad).
Exclusions: Certain categories in part-time and family employment.

Source of Funds

Insured person: See pension contributions above.

Employer: Same.

Government: Same.

(6% of contributions paid by insured person, employer, and government are transferred to Unemployment Benefit Account to finance unemployment benefit.)

Qualifying Conditions

Unemployment benefits: 26 weeks of paid contributions and 20 contributions paid or credited in last year. After entitlement is exhausted, requalification upon payment of 26 weeks of contribution. Capable of and available for work; weekly reporting at employment exchange. If unemployment is due to voluntary leaving, misconduct, direct participation in trade dispute, refusal of suitable offer, or failure to avail self of job opportunity, disqualification for up to 6 weeks.

Unemployment Benefits

Unemployment benefit: Same as cash sickness benefit, including supplements.

Payable after 3-day waiting period (30 for voluntarily insured) for up to 26 weeks (minimum, 13 weeks, plus 1 day for each weekly contribution paid in excess of 26).

Administrative Organization

Ministry of Labor and Social Insurance, through Department of Social Insurance, administration of program.

Program directed by Director of Social Insurance in Ministry and tripartite advisory Social Insurance Board.

Administrative Organization

Ministry of Labor and Social Insurance, through Department of Social Insurance, administration of program.
Program directed by Director of Social Insurance in Ministry and tripartite advisory Social Insurance Board.

Contact—Joseph Simanis—202-282-7265

Family Allowances

First law: 1987.

Type of program: Universal system.

Coverage

All residents with 4 or more children under age 18 (21 if in military service). No age limit if child is disabled.

Source of Funds

Insured person: None.

Employer: None.

Government: Whole cost.

Qualifying Conditions

Residence in country.

Family Allowance Benefits

Family allowances: £7 per month for the 3rd and each subsequent dependent child beginning with the 3rd and onward.

Old Age, Disability, Death

First laws: 1906 (salaried employees) and 1924 (wage earners).

Current law: 1988, 1990.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 23.21 crowns.

Coverage

Employees, members of industrial production cooperatives, advanced students, members of agricultural cooperatives, and artists. Special contributory systems for members of agricultural cooperatives and for farmers and other self-employed persons.

Source of Funds

Insured person: None.

Employer: 50% of payroll.

Government: Whole cost, minus portion covered by contributions from employer and self-employed.

Maximum earnings for benefit purposes: 2,500 crowns a month, plus 1/3 of earnings between 2,501-6,000 crowns and 1/10 between 6,001 and 10,000 crowns.

Above contributions also finance cash sickness and work-injury benefits and family allowances.

Qualifying Conditions

Old-age pension: Men, age 60 (55-58 if in unhealthy or arduous work); women, age 53-57 according to number of children raised. 25 years of employment (proportionately reduced pension at age 65 if 10-24 years).

Substantial retirement ordinarily necessary but special consideration for selected occupations and beneficiaries over age 65.

Not payable abroad unless agreement.

Disability pension: Total disability (disabled for all work), or partial disability (1/3 loss of earning capacity). 5 years of employment in last 10 years (1-4 years if under age 28).

Survivor pension: Deceased met pension requirements or was pensioner at death.

Old-Age Benefits

Old-age pension: 50% of average earnings during highest 5 of last 10 years, plus 1% of earnings per year of employment between 26 and 35 years.

Minimum pension (with full career): 550 crowns a month plus amount necessary to bring total monthly income to 1,440 crowns (2,400 for a couple).

Maximum: 3,800 crowns a month for new pensions.

Higher rates for unhealthy and arduous occupations.

Increment of 7% a year for work and deferral of pension after pensionable age.

Reduced pension: 2% of earnings times years of employment; minimum, 550 crowns a month.

Dependents' supplements: 200 crowns a month for wife age 65 or disabled.

Social pension: Up to 1,440 crowns a month paid after means test at age 65, if no other pension.

Permanent Disability Benefits

Disability pension: 50% of average earnings, plus 1% of earnings per year of actual and credited employment between 26 and 35 years.

Minimum full pension: 550 crowns a month plus amount necessary to raise total income to 1,440 crowns (2,400 crowns for a couple).

Higher rates for unhealthy and arduous occupations.

Constant-attendance supplement: 200, 400, or 600 crowns a month, according to degree of disability.

Reduced pension: 2% of earnings times years of actual and credited employment.

Dependents' supplements: 200 crowns a month for wife age 65 or disabled; 250 crowns for first child (subsequent children receive ordinary family allowance).

Partial disability: 50% of total disability pension.

Social pension: Minimum of 1,440 crowns a month paid after means test, if no other pension.

Survivor Benefits

Survivor pension: 60% of pension of insured. Minimum pension, 450 crowns a month.

Payable to all widows for 12 months. Thereafter, only to widows age 50 (age 45 if 2 or more children reared, or any age if disabled, caring for child, or 3 or more children reared). Widowers caring for child with monthly income less than 4,000 crowns eligible for public assistance benefits of 300-500 crowns a month.

Orphans: 30% of pension of insured for each half-orphan under age 15 (26 if student or disabled); minimum: 400 crowns a month.

Full orphans: 50% of pension of insured. Minimum, 600 crowns a month.

Full orphans and widows eligible for additional benefit necessary to bring total income to 1,440 crowns a month (2,400 for two persons).

Funeral grant: Lump sum of 1,000 crowns.

Administrative Organization

Federal Ministry of Labor and Social Affairs; Ministries of Labor and Social Welfare of the Czech and Slovak Republics; subsidiary offices on a regional and district level administer payment of benefits through post office. District offices prepare papers and applications for pensions.

Sickness and Maternity

First law: 1888.

Current laws: 1956 (cash sickness benefits), 1966 (medical care), and 1968 and 1990 (maternity benefits).

Type of program: Social insurance for cash benefits and universal system for medical care.

Coverage

Cash benefits: Employees, members of industrial production cooperatives, and advanced students. Special system for members of agricultural cooperatives.

Medical care: All residents.

Source of Funds

Insured person: None.

Employer: See pension contributions above.

Government: Same, also whole cost of medical services.

Qualifying Conditions

Cash sickness and medical benefits: Currently in a covered category (no minimum period of coverage). Eligibility continues for 6 weeks after coverage ceases.

Cash maternity benefits: 270 days of insurance in last 2 years.

Eligibility continues for 6 months after employment ceases.

Extended maternity leave: Families with one child are eligible for 1 year. Families with at least 1 other child no older than school age are eligible for 3 years (as are families with only one child if there is no father, if father is a student, or if child is invalid or adopted.) Payable to father in certain circumstances.

Sickness and Maternity Benefits

Sickness benefit: For 1st 3 days, 70% of earnings; from 4th day, 90%. Maximum benefit, 135 crowns a day (162 for miners); minimum, 16 crowns a day.

Payable from 1st day of incapacity for up to 1 year, or 2 years if recovery likely.

Maternity benefit: 90% of earnings. Maximum, 135 crowns a day.

Payable for 28 weeks (37 weeks for single mother and multiple births) including at least 6 weeks before confinement.

Families eligible for extended parental leave receive 900 crowns per month per child under age 3.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients through facilities of public health service.

Medical treatment, hospitalization, medicines, dental care (with limited cost sharing), maternity care, appliances, travel expenses, sanatorium and spa treatment, and partial cost of holiday camps.

Duration: No limit.

Dependents' Medical Benefits

Medical benefits for dependents: Same medical services as for family head. In addition, all resident children under age 15 receive medical care in own right, as do all women in case of maternity care.

Administrative Organization

Cash benefits: Federal Ministry of Labor and Social Affairs; Ministries of Labor and Social Welfare of the Czech and Slovak Republics; subsidiary offices on a regional and district level. District offices approve applications and control payment of benefits by employing enterprises.

Medical services: Ministry of Health, national administration through about 20 regional committees. Services provided through district health centers and hospitals, local health centers, and clinics in individual establishments.

Work Injury

First law: 1887.

Current laws: 1956 (short-term benefits) and 1975 (pensions); 1990 (self-employed).

Type of program: Social insurance system.

Coverage

Employees and members of industrial production cooperatives. Special systems for members of agricultural cooperatives and for farmers and other self-employed persons.

Coverage

Insured person: None.

Employer: See pension contributions above.

Government: Same.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary Disability Benefits: 90% of earnings.

Maximum benefit: 135 crowns a day.

Permanent Disability Benefits

Permanent disability pension: 60% of earnings, plus 1% of earnings per year of actual and credited employment between 26 and 35 years if totally disabled.

Higher rates for unhealthy and arduous occupations.

Constant-attendance supplement: 200-400 crowns a month.

Dependents' supplements: 200 crowns a month for wife age 65 or disabled; 250 crowns for first child (subsequent children receive ordinary family allowance).

Partial disability: 50% of total disability pension.

Workers' Medical Benefits

Medical benefits: Same as for ordinary sickness above.

Survivor Benefits

Survivor pension: 60% of pension of insured. Minimum pension, 450 crowns a month.

Payable to all widows for 12 months. Thereafter, only to widows age 50 (age 45 if 2 or more children reared, or any age if disabled, caring for child, or 3 or more children reared).

Orphans: 30% of pension of insured for each half-orphan under age 15 (26 if student or disabled).

Full orphans: 50% of pension of insured.

Funeral grant: Lump sum of 1,000 crowns.

Administrative Organization

Temporary disability benefits: Federal Ministry of Labor and Social Affairs; Ministries of Labor and Social Welfare of the Czech and Slovak Republics; subsidiary offices on a regional and district level. District offices approve applications and control payment of benefits by employing enterprises.

Permanent disability and survivor pensions: Social Security Administrations in the Czech and Slovak Republics.

Medical benefits: Ministry of Health, and district and local health centers and factory clinics.

Unemployment

First law: 1991 (effective February 1, 1991).

Type of Program: Unemployment assistance.

Coverage

Czechoslovak citizens, at least 15 years old and capable of working.

Source of Funds

Insured person: None.

Employer: None.

Government: Whole cost.

Qualifying Conditions

Registered with the Labor Office as looking for work. Employment for at least 12 months in the past three years.

Unemployment Benefits

Unemployment benefit: 65% of earnings during first half year; 60% for next half year. Minimum: 1440 crowns per month.

Administrative Organization

District social security offices determine eligibility and make payments.

District social security offices determine eligibility, keep records and make payment to self-employed. Employing establishments keep records and pay allowances to own employees.

Contact—Joseph Simanis—202-282-7265

Family Allowances

First law: 1945.

Current law: 1968.

Type of program: Employment-related system.

Coverage

Employees, members of industrial production cooperatives, advanced students, and social insurance beneficiaries with 1 or more children.

Special system for members of agricultural cooperatives.

Source of Funds

Insured person: None.

Employer: See pension contributions above.

Government: Same.

Qualifying Conditions

Family allowances: Child must be under age 15 (26 if student or disabled). Employee must normally be working full time. (Disabled and single women at least half time.)

Family Allowance Benefits

Family allowances: 350 crowns a month for 1st child, 450 crowns for 2nd, 560 crowns for 3rd, 510 for 4th, and 350 crowns for 5th and each subsequent child. Supplement of 500 crowns for handicapped child.

Birth grant: Lump sum of 2,000 crowns for each birth.

Administrative Organization

Federal Ministry of Labor and Social Affairs; Ministries of Labor and Social Welfare of the Czech and Slovak Republics; subsidiary offices on a regional and district level.

Old Age, Disability, Death

First laws: 1891 (old age) and 1921 (disability).

Current laws: 1964 (employment-related pensions), 1986 (partial pension), and 1989 ("base income" -- previously "social income" -- includes old-age pension plus anticipatory pension providing income-tested benefits for survivors and the disabled).

Type of program: Multiple universal pension, assistance, and social insurance systems.

Exchange rate: U.S.\$1.00 equals 5.67 kroner.

(Note: Widow's and disability pensions were abolished as separate programs in 1984 and are now part of the "early pension" program; however, for consistency they are reflected here in their usual chart position.)

Coverage

Universal pension: Resident citizens; aliens meeting minimum residency requirements or covered by reciprocity agreements.

Employment-related pension: Employees, including apprentices and students, aged 16-66.

Source of Funds

Insured person: Universal pension, none. Employment-related pension, up to 16.20 kroner a week or 64.80 kroner a month, depending on time of entry into the program.

Employer: Employment-related pension, up to 32.40 kroner per employee a week or 129.60 kroner a month, depending on time of entry of employee into the program.

Disability pension, 312 kroner per employee a year.

Government: Universal pension, financed by the national government. Employment-related pension, none.

Qualifying Conditions

Old-age pension: Universal pension, age 67; full pension, 40 years' residence; citizenship. Pension reduced up to age 70 if income from employment exceeds 74,300 kroner a year.

Employment-related pension, payable at age 67. No income test. Both pensions payable abroad.

Early retirement (contributory pension): Age 18-66 if ability to work reduced by at least 1/2 for physical or mental reasons, age 50-66 if social and/or health related reasons when means-tested against the recipient's "base income" (as defined by the January 1, 1989 changes in rules).

Post-retirement wage ("Efterlon"): See unemployment program.

Partial pension: Aged 60-66, was employed full time for at least 10 years out of previous 20; must continue to work 15-30 hours a week.

Disability pension ("anticipatory pension"): Age 18-59; ability to work reduced to negligible amount (full pension) or 2/3 (reduced pension--also paid at age 60-66 if work ability is negligible); other income below specified limits.

Survivor pension ("anticipatory pension"): Universal pension, age 18-66; ability to work reduced by at least 1/2 for health and other reasons; citizenship; other income below specified limits.

Employment-related pension, age 62, 10 years' contribution by deceased, and 10 years' marriage.

Payable abroad.

Old-Age Benefits

Universal old-age pension: 3,534 kroner a month per recipient, regardless of marital status (income-tested if aged 67-69). (Prior to January 1, 1991, pension rates differed for single persons and couples).

Supplement (income-tested): 954 kroner a month.

Adjustment: Automatic adjustment of pensions each year for changes in the wage index.

Supplements for children, see family allowances below.

Partial pension: Maximum, 77,330 kroner a year if work reduced to 15 hours a week; reduced to 80% of initial amount after 2-1/2 years.

Employment-related old-age pension: Up to 22,700 kroner a year, depending on time of entry into the program.

40 years' coverage for full pension, except 35 years if covered in 1965.

Permanent Disability Benefits

Disability pension: Full pension (if 100% disabled) consists of basic pension of 3,534 kroner a month (income-tested), plus disability and unemployability supplements (1,655 kroner and 2,394 kroner a month, respectively, no income test); reduced pension (if 2/3 disabled), basic plus disability rates.

Early pension supplement: 863 kroner a month.

Supplements (maximum and medium pensions): Same as universal old-age pension.

Supplements for children, see family allowances below.

Assistance allowance, 1,727 kroner a month; constant-attendance allowance, 3,447 kroner a month (both no income test).

Adjustment: Automatic adjustment of pensions each year for changes in the wage index.

Survivor Benefits

Survivor pension: 3,534 kroner a month (income-tested); supplement (income-tested): 954 kroner a month.

Early pension supplement: 863 kroner a month.

Supplements for children, see family allowances below.

Adjustment: Automatic adjustment of pensions each year for changes in the wage index.

Employment-related survivor pension: 50% of employment-related old-age pension paid or accrued to deceased.

Funeral grant: Lump sum of 3,336 kroner (provided under sickness insurance, adjusted for changes in price index).

Administrative Organization

Universal and assistance pensions: Ministry of Social Affairs, general supervision and national administration.

Local communal (municipal) governments: Local administration of pensions, including receipt of claims, and award and payment of pensions; also determines whether disability exists.

Employment-related pensions: Ministry of Labor, general supervision.

Labor Market Supplementary Pensions Institution, administration of program. Managed by employee-employer assembly and board with elected chairman and director appointed by municipal and regional boards.

Sickness and Maternity

First law: 1892.

Current laws: 1971 (medical benefits) and 1972 (cash benefits).

Type of program: Dual universal (medical benefits) and direct provision (cash benefits) systems.

Coverage

Medical benefits: All residents.

Cash sickness benefits: Wage earners after 3 weeks with same employer, and self-employed. Others may insure voluntarily.

Cash maternity benefits: Employees and self-employed. Others may insure voluntarily.

Source of Funds

Insured person: Cash and medical benefits, none. Self-employed, voluntary cash benefit insurance against initial 3 weeks of incapacity.

Employer: Cash benefits, whole cost first 2 weeks, thereafter payable by local government authorities. Medical benefits, none.

Government: Cash benefits, local government whole cost beginning 2nd week. Medical benefits, whole cost (counties).

National government cash benefit contributions paid for by a 1.85% tax on taxable income.

Qualifying Conditions

Medical benefits: Resident of metropolitan Denmark. If moving from another country, 6 weeks' qualifying period.

Cash sickness benefits: Income from employment or self-employment. Others may insure voluntarily.

Cash maternity benefits: Income from employment or self-employment. Others may insure voluntarily.

Sickness and Maternity Benefits

Sickness benefits: Up to 2,457 kroner a week, based on hourly wage; employees, payable from 1st day of illness; self-employed, payable from 4th week of illness (may insure voluntarily for 1st 3 weeks).

Benefits under the national cash benefit program are payable weekly for 52 weeks within any 18-month period (reduced from 91 weeks previously).

Maternity benefits: Up to 2,457 kroner a week; employees, payable up to 28 weeks, including 4 weeks before and 24 weeks after confinement (father may take 2 weeks' paternity leave), plus 3 months if child hospitalized for disease contracted in connection with birth; other earners and nonearners on a voluntary basis, payable for 4 weeks after birth.

Sickness and maternity benefits above require 120 hours continuous employment in preceding 13 weeks.

Workers' Medical Benefits

Medical benefits: Free service benefits (financed through general revenue funds) with restricted choice of doctor, or patient pays part of expenses with free choice of doctor. Includes general practitioner care, specialist care, hospitalization in public hospital, 50% to 75% of cost of most prescribed drugs, maternity care by midwife or doctor, home nursing, limited dental care (the government pays 45%

of most expenses) and transportation (pensioners and low earners only). Duration: No limit.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for family head.

Administrative Organization

Ministry of the Interior and National Social Security Office, general supervision and national administration.

Communal (municipal) and county governments, local administration.

Work Injury

First law: 1898.

Current law: 1978.

Type of program: Dual universal (medical benefits) and direct provision (cash benefits) systems; compulsory insurance with private carrier (disability pension).

Coverage

Employed persons, and self-employed persons in fishing and shipping. Persons born with congenital injury/disease as a consequence of the mother's work/employment during early pregnancy.

Source of Funds

Insured person: None. Permanent disability, none. Self-employed, whole cost of insurance.

Employer: Cash benefits, same as sickness and maternity.

Permanent disability, whole cost of insurance through private carrier.

Government: See sickness and maternity above.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefits: See sickness benefits above.

Permanent Disability Benefits

Permanent disability pension: 80% of average earnings, if totally disabled. Maximum earnings: 265,000 kroner (270,500 kroner as of April 1, 1991), adjusted annually for changes in average wages.

Partial disability: Percent of full pension proportionate to loss of earning capacity, if 50% to 99% disabled. Lump sum equal to commuted value of partial pension, if 15% to 49% disabled.

At age 67, pension discontinued, lump sum of 2 years benefit paid.

Compensation for long-term incapacity to perform daily routine tasks: Up to 32,000 kroner annually (32,500 as of April 1, 1991).

Adjustment: Automatic adjustment of benefits to changes in average wages.

Workers' Medical Benefits

Medical benefits: Appliances only, or sometimes necessary specialist care (most medical services obtained under ordinary sickness insurance).

Survivor Benefits

Survivor pension: 30% of earnings of insured, paid up to 10 years. Payable to spouse, or cohabitant of at least 5 years. Benefit not discontinued when contracting new marriage. At age 67, pension discontinued, lump sum of 2 years' benefit paid.

Orphans: 10% of earnings for each orphan, up to 40% maximum. 20% each full orphan, up to 50% maximum. Payable through age 18 (21 if student).

Total survivor and orphans' pensions payable: 70% of earnings of insured.

Special death benefit: Lump sum of 84,000 kroner (84,500 kroner as of April 1, 1991) payable to spouse, or cohabitant of at least 5 years.

Adjustment: Automatic adjustment of benefits to changes in average wages.

Administrative Organization

Ministry of Social Affairs, general supervision; National Board of Industrial Injuries, direct supervision.

Unemployment

First law: 1907.

Current laws: 1970 (employees) and 1976 (self-employed).

Type of program: Subsidized voluntary insurance system.

Coverage

Self-employed, and employees belonging to approved unemployment funds established voluntarily by trade unions in industry, commerce, office work, agriculture, handicrafts, catering, transport, and quarrying.

Ineligible for membership: Persons under age 16 and over age 65, unfit for regular employment, employed in an industry fewer than 5 weeks, or temporarily self-employed.

Source of Funds

Insured person: Annual contribution of 8 times rate of highest daily cash benefit.

Employer: Flat-rate contribution equal to 1/10 of 1 percent of value-added tax base of enterprise.

Government: Cost above insured person's and employer contributions.

Qualifying Conditions

Unemployment benefits: Membership in unemployment fund during last 12 months (self-employed included) and 26 weeks of employment in last 3 years (temporarily increased to 4 years).

Registered for employment, capable of and willing to work.

Unemployment not due to voluntary leaving, misconduct, labor dispute, or refusal of suitable offer.

Post-retirement wage: Resident aged 60 (including self-employed) and member of unemployment fund for 5 years during last 10 years, or 10 years during the last 15 if becoming member after April 6, 1980.

Unemployment Benefits

Unemployment benefits: 90% of earnings, up to 417 kroner a day.

Payable from 1st day of unemployment, 6 days a week.

Supplements (fund membership not necessary): Travel and relocation allowances, rent allowances varying with locality, etc.

Post-retirement wage: 90% of earnings first 30 months, 72% thereafter (up to 130,500 kroner and 104,400, respectively).

Financed through unemployment program. Re-employment not permitted. Normal old-age pension payable at age 67.

Administrative Organization

Ministry of Labor and National Employment Office, general supervision.

Recognized unemployment funds (at least 5,000 members), national administration of program; usually managed by union officials.

Local branches of funds, collection of contributions and payment of benefits.

Family Allowances

First law: 1952.

Current law: 1986.

Type of program: Universal system.

Coverage

Resident citizens, aliens having resided in Denmark 1 or more years (3 years for special supplement).

Source of Funds

Insured person: None.

Employer: None.

Government: Whole cost.

Qualifying Conditions

Family allowances: Child must be under age 18.

Family Allowance Benefits

Family allowances: Basic annual allowance, 6,800 kroner per child 0-3 years old, 5,700 kroner if 4-18 years old.

General supplement: 4,048 kroner a year per child (if single provider, pensioner, etc.).

Extraordinary supplement: 3,092 kroner a year (for single parent or pensioner).

Special supplement: 15,528 kroner a year (orphans) or 7,764 kroner (children of pensioners and children of only one parent; multiple births, 5,000 kroner a year when 0-4 years of age; adoption, one-time grant of 15,000 kroner).

Adjustment: Allowance and supplements adjusted once a year by a percentage fixed by law.

Schedule of payments: Payable quarterly.

Administrative Organization

Ministry of Social Affairs, general supervision and national administration.

Administered by local communal (municipal) governments.

Contact—Leif Haanes-Olsen—202-282-7284

Old Age, Disability, Death

First law: 1970 (provident fund).

Current law: 1975.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 2.70 East Caribbean (E.C.) dollars.

Coverage

Employed persons and apprentices aged 16-60.

Self-employed persons 14-60.

Source of Funds

Insured person: 3% of earnings; self-employed, 7%.

Employer: 6.75% of payroll.

Government: None.

Maximum earnings for contribution purposes: EC \$36,000 per year.

Qualifying Conditions

Old-age pension: Age 60 and at least 300 weeks of contributions paid or credited (with at least 150 actually paid).

Disability pension: Under pensionable age, with 150 weeks of contributions paid or credited.

Survivor pension: Fully insured or pensioner at death, married at least 3 years.

Old-Age Benefits

Old-age pension: 30% of average earnings in 3 best years of last 10, plus 2% for every 50 weeks of contributions between 500 and 750, and 1% for every 50 weeks of contributions over 750.

Maximum, 70% of earnings.

Delayed retirement: Increase of 6% of the regular pension for every full year of postponement.

Old-age grant: Lump sum of 3 times average weekly covered earnings for every 50 weeks of contributions paid or credited, if age 60 but ineligible for pension.

Permanent Disability Benefits

Disability pension: Same as old-age pension.

Disability grant: Same as old-age grant.

Survivor Benefits

Survivor pension: 50% of pension of insured, payable at age 50 to widow or widower.

If married less than 3 years, widow or widower receives survivor pension for one year.

Orphans: 1/4 of pension of insured (1/3 if full orphan or disabled), payable to dependent children under age 16 (18 if full-time student).

Minimum benefit: EC\$35 per month.

Maximum survivor pension: 100% of pension of insured.

Survivor grant: Same as old-age grant.

Funeral grant: EC\$1,200.

Administrative Organization

Ministry of Health and Social Security, general supervision.

Social Security Board, administration of program.

Sickness and Maternity

First and current law: 1975.

Type of program: Social insurance system for cash benefits.

Coverage

Employed persons and apprentices aged 14-60.

Special cash sickness benefit system for civil servants.

Source of Funds

Insured person: See pension contribution above.

Employer: Same.

Government: None.

Qualifying Conditions

Cash sickness benefits: Currently in covered employment and 13 weeks of contributions, with 8 in 13 weeks immediately preceding illness.

Cash maternity benefits: 30 weeks of contributions, with at least 20 in the 30 weeks prior to 6 weeks before confinement.

Cash maternity grant: Insured woman or non-insured spouse of worker, with at least 26 weeks of contribution in last year.

Sickness and Maternity Benefits

Sickness benefit: 60% of average weekly earnings during last 13 weeks, payable after 3-day waiting period up to 26 weeks.

Maternity benefit: 60% of average weekly earnings during last 30 weeks, payable 6 weeks before and 6 weeks after confinement.

Maternity grant: EC\$200.

Workers' Medical Benefits

Medical benefits: Free medical services and supplies paid for through Government funds.

Administrative Organization

Ministry of Health and Social Security, general supervision.

Social Security Board, administration of program.

Work Injury

First law: 1937.

Current law: 1975.

Type of program: Employer liability/compulsory insurance with private carrier.

Coverage

Employed persons and apprentices aged 14-60.

Source of Funds

Insured person: None.

Employer: Whole cost, through direct provision of benefits or insurance premiums.

Government: None.

Qualifying Conditions

Work injury benefits: No minimum qualifying period.

Disability must last at least 3 days.

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Temporary Disability Benefits

Temporary disability benefit: 60% of average earnings in last 13 weeks for an adult; 66-2/3% of average earnings for a child (under age 17), until disability ends.

Permanent Disability Benefits

Permanent disability benefit: Same as temporary disability.

Partial disability benefit: Percentage of permanent benefit proportional to degree of disability, lump sum if less than 30% disabled.

Workers' Medical Benefits

Medical benefits: Same as medical benefits under sickness for local cases, overseas cases subject to EC\$3,000 maximum.

Survivor Benefits

Survivor benefit: Same as survivor pension above.

Burial grant: EC\$1,200.

Administrative Organization

Ministry of Health and Social Security, general supervision.

Social Security Board, administration of program.

Contact—Peter Puidak—202-282-7294

Old Age, Disability, Death

First law: 1947.

Current law: 1948.

Type of program: Social insurance system.

Exchange rate: U.S. \$1.00 equals 11.15 pesos.

Coverage

Persons aged 14-59 (64 in some cases) who are employed, domestic workers, or wage earners in government-owned corporations.

Exclusions: White-collar workers earning over 528 pesos a month, self-employed, family labor, and apprentices earning up to 5 pesos a week. Special system for government employees.

Source of Funds

Insured person: 2.5% of earnings, according to 15 wage classes.

Employer: 7% of payroll, according to wage class.

Government: 2.5% of total taxable earnings and any deficit.

Maximum earnings for contribution and benefit purposes: 528 pesos a month.

Above contributions also finance sickness and maternity benefits.

Qualifying Conditions

Old-age pension: Age 60 (65 if first covered after age 45) and 800 weeks of contribution (reduced pension if 400-799 weeks).

Retirement from covered employment necessary before age 65.

Disability pension: Loss of 66-2/3% of earning capacity. 250 weeks of contribution (reduced pension if 1-249 weeks).

Survivor benefit: Deceased had 20 weeks of contribution in last year, was incapacitated by illness, or was pensioner at death.

Funeral grant: 8 weeks of contributions in last 6 months or was pensioner at death.

Old-Age Benefits

Old-age pension: 40% of average earnings during last 4 years, plus 2% of earnings for each 100 weeks of contribution (or fraction thereof) in excess of 800 weeks.

Dependents' supplements: 5% of average earnings for dependent spouse, child under age 14, or dependent relative over age 60 not in receipt of pension.

Minimum pension: 75 pesos a month. Maximum: 70% of earnings.

Reduced pension: Percent of full pension proportionate to number of weeks of contribution over 800. 13th payment at Christmas may be awarded by the Board of Directors.

Refund of contributions: Employee contributions paid, plus 5% accrued interest, if 1-399 weeks of contribution.

Permanent Disability Benefits

Disability pension: 40% of average earnings during last 2 years, plus 2% of earnings for each 100 weeks of contribution (or fraction thereof) beyond 250 weeks.

Dependents' supplements: 5% of average earnings for dependent spouse, child under age 14, or dependent relative over age 60 not in receipt of pension.

Minimum pension: 75 pesos a month. Maximum: 70% of earnings.

13th payment at Christmas may be awarded by the Board of Directors.

Reduced pension: Percent of full pension proportionate to number of weeks of contribution over 800.

Survivor Benefits

Survivor benefit: Lump sum of 60% of average earnings during last year. Payable to widow and to orphans under age 17; if none, to dependent parents or grandparents over age 60 or disabled (if not in receipt of another pension).

Funeral grant: 100-200 pesos, according to wage class.

Administrative Organization

Board of Directors headed by Minister of Labor, general supervision. Dominican Social Insurance Institute, administration of program through 28 regional offices; managed by tripartite council and director-general.

Sickness and Maternity

First law: 1947.

Current law: 1948.

Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employed persons and wage earners in government-owned corporations; certain pensioners also covered for disability and/or medical benefits.

Exclusions: White-collar workers earning over 528 pesos a month, domestic workers, and family labor.

Source of Funds

Insured person: See pension contributions above.

Employer: Same.

Government: Same.

Qualifying Conditions

Cash sickness benefits: 6 weeks of contribution during last 9 months (special provisions for unemployed, depending on number of months of previous contributions).

Cash maternity benefits: 30 weeks of contribution during last 10 months before childbirth.

Medical benefits: Contribution in last week. For maternity care, 15 weeks of contribution by insured woman in last 10 months; or, for wife of insured worker, 30 weeks of contribution by husband in last 10 months.

Sickness and Maternity Benefits

Sickness benefit: 50% of earnings (reduced by half if hospitalized). Payable after 3-day waiting period for up to 26 weeks.

Maternity benefit: 50% of earnings, payable for 6 weeks before and 6 weeks after confinement.

Nursing allowance: 15% of earnings, payable in cash or kind for up to 12 months after child's birth.

Workers' Medical Benefits

Medical benefits: Free choice of medical services provided by medical facilities of Social Insurance Institute or by private clinics

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under contract. Includes general, specialist, and surgical care, hospitalization, medicines, midwife care, and dental treatment. Maximum duration: 26 weeks.

Dependents' Medical Benefits

Medical benefits for dependents: Wife of insured worker receives maternity care only.

Newborn infant of insured woman receives pediatric care for 12 months.

Other medical services not provided to dependents.

Administrative Organization

Board of Directors headed by Minister of Labor, general supervision. Dominican Social Insurance Institute, administration of program. Institute operates own dispensaries and hospitals, but also contracts for other doctor, clinical, and hospital services.

Survivor Benefits

Survivor pension: 50% of earnings. Payable for 166 weeks to widow or disabled widower and to orphans under age 18; if none, for shorter periods to other dependent relatives.

Cumulative maximum: 5,000 pesos.

Funeral grant: Up to 150 pesos.

Administrative Organization

Board of Directors headed by Minister of Labor, general supervision. Dominican Social Insurance Institute, administration of contributions and benefits through its Work Accidents Department.

Contact—Peter Puidak—202-282-7294

Work Injury

First and current law: 1932.

Type of program: Social insurance system.

Coverage

Manual employees of firms with 3 or more workers, or 5 or more in agriculture.

Exclusions: Domestic servants and family labor.

Source of Funds

Insured person: None.

Employer: Whole cost, through contributions varying with risk (average 2.5% of payroll).

Government: None.

Maximum earnings for contribution and benefit purposes: 5,000 pesos a year.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 50% of earnings.

Maximum benefit: 30 pesos a week, not to exceed 2,400 pesos.

Payable after a 3-day waiting period for up to 80 weeks. (May be extended for an additional 40 weeks at 25% of earnings in case of permanent incapacity.)

Permanent Disability Benefits

Permanent disability pension: 50% of earnings, if totally disabled. Payable up to 160 weeks.

Maximum pension: 30 pesos a week. Cumulative maximum: 4,800 pesos.

Partial disability: 50% of earnings for 5-120 weeks, depending on kind of accident. Cumulative maximum, 3,600 pesos.

Workers' Medical Benefits

Medical benefits: Same as provided under general health insurance program.

Old Age, Disability, Death

First law: 1928.

Current law: 1988.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 874 sucres.

Coverage

Employees in industry, commerce, agriculture, government and self-employed.

Exclusions: Family labor working in family enterprise.

Source of Funds

Insured person: 9.35% of earnings in industry and commerce; 11.35% in banking and government; 7.35% apprentices and domestic workers; 6.00% in agriculture.

Self-employed 15.50% of earnings.

Employer: 10.85% of payroll in industry, commerce, and banking; 8.85% government employees, apprentices and domestic workers; 9.85% for agricultural workers.

Government: 40% of pensions paid, plus an additional 0.30% for rural workers and subsidies for marginal workers.

No maximum earnings limit for contribution purposes. Maximum limit for benefits: 6 times minimum wage. Minimum for contribution purposes: Legal minimum wage: 40,000 sucres a month.

Above contributions also finance sickness and maternity benefits.

Qualifying Conditions

Old-age pension: Age 55 and 360 months of contribution, or at any age with 420 months of contribution; beginning with age 60, the minimum number of monthly contributions is reduced. Retirement necessary. Reduced pension at age 45 with 300 months of contribution and 6 months of unemployment.

Disability pension: 5 years of contribution. Incapacitated for all work.

Survivor pension: 5 years of contribution by insured, or deceased was pensioner at death. Death grant, 6 months of contribution in last year.

Old-Age Benefits

Old-age pension: 50% of average earnings during 5 highest earnings years (need not be consecutive), plus increment of 1.25% of average earnings per year of contribution beyond 5 years.

Minimum pension: Equal to legal minimum wage.

Maximum pension: 100% of average earnings.

Schedule of payments: 15 payments a year.

Adjustment: Pensions adjusted annually for price increases.

Permanent Disability Benefits

Disability pension: 43.75% of average earnings during 5 highest years (need not be consecutive), plus increment of 1.25% of average earnings per year of contribution beyond 5 years.

Survivor Benefits

Survivor pension: 40% of pension of insured, payable to widow, disabled widower, common law wife of at least 2 years, or mother of deceased's children.

Orphans: 20% of pension of insured, or 40% if full orphan, for each orphan under age 18 (25 if student, no limit if disabled).

Other survivors (if dependent on deceased): Mother or disabled father, 20% of pension; brother or sister under age 18, disabled, or student, 10% of pension each. Contributions paid by insured refunded as lump sum if no pension payable.

Death grant: 14 times the minimum wage less funeral grant.

Funeral grant: 6 times minimum wage.

Administrative Organization

Ministry of Social Welfare, general supervision.

Ecuadorian Social Security Institute, administration of program.

Sickness and Maternity

First law: 1935.

Current laws: 1942, 1964 and 1988.

Type of program: Social insurance system. Cash and medical benefits.

Coverage

See old-age pension above.

Medical care available to all insured persons.

Source of Funds

Insured person: Paid under old-age program.

Employer: Paid under old-age program.

Government: Subsidy.

Qualifying Conditions

Cash sickness benefits: 6 months of contribution, including 2 out of last 6 months.

Cash maternity benefits: 6 months of contribution during last 12 months, including 1 month during first quarter of last year.

Medical benefits: 6 months of contribution, including 2 out of last 6 months.

Sickness and Maternity Benefits

Sickness benefit: For first 10 weeks, 75% of average earnings in 3 months prior to onset of illness; 66% thereafter.

Payable after 3-day waiting period for up to 26 weeks.

Maternity benefit: 75% of earnings, for 2 weeks before and 6 weeks after confinement (employer required to pay remaining 25% of earnings). Layette provided.

Workers' Medical Benefits

Medical benefits: Medical services ordinarily provided directly to patients through medical facilities of Social Security Institute. (In special cases where authorization obtained, refund according to fee schedule, or medical treatment abroad may be prescribed.) Includes general and specialist care, surgery, hospitalization, medicines, eyeglasses and contact lenses, laboratory services, maternity care, and dental care.

Dependents' Medical Benefits

Medical benefits for dependents: Pediatric care for infants during first year (except drugs).

Administrative Organization

Ministry of Social Welfare, general supervision.
Ecuadorian Social Security Institute, administration of program.
Institute operates own clinics, dispensaries, and hospitals.

Work Injury

First law: 1921.
Current laws: 1964 and 1988.
Type of program: Social insurance system.

Coverage

All insured persons.

Source of Funds

Insured person: None for employees; 1.5% for self-employed, voluntarily insured persons and artisans.
Employer: 1.5% of payroll.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.
Occupational disease: 6 months of contribution, with at least 2 out of last 6 months before illness.

Temporary Disability Benefits

Temporary disability benefit : For first 10 weeks, 75% of average earnings in 3 months prior to onset of illness; 66% thereafter.
Payable from 2nd day of incapacity up to 52 weeks.

Permanent Disability Benefits

Permanent disability pension: 80% of average earnings during last year, or during previous 5 years if higher earnings (100% of earnings in severe cases).
Partial disability: Percent of full pension proportionate to degree of disability, according to schedule in law. 15 payments a year.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, appliances, medicines, and rehabilitation.

Survivor Benefits

Survivor pension: Same as nonwork-connected death benefits above. Funeral grant: Lump sum; maximum, 21 times the minimum wage (includes cost of burial).

Administrative Organization

Ministry of Social Welfare, general supervision.
Ecuadorian Social Security Institute, administration of program.

Unemployment

First law: 1951.
Current law: 1988.
Type of program: Social insurance system (lump-sum benefit).

Coverage

Employees in private and public sectors.
Exclusions: Artisans and volunteers.

Source of Funds

Insured person: 2% of earnings.
Employer: 1% of payroll.
Government: None.
(Additional insurance purchasable.)

Qualifying Conditions

Unemployment benefit (lump sum): 24 months of contribution.
Payable after at least 60 days of unemployment.

Unemployment Benefits

Unemployment benefit: Lump sum varying according to earnings and length of service (exact amounts fixed annually).

Survivor Benefits

Survivor benefit (lump sum): Paid to widow, children under age 21, disabled widower, or, if none, certain other qualified relatives.

Administrative Organization

Ministry of Social Welfare, general supervision.
Ecuadorian Social Security Institute, administration of program.

Contact—Alexander Estrin—202-282-7116

Old Age, Disability, Death

First laws: 1950 (social assistance) and 1955 (provident and insurance fund).

Current laws: 1975, 1984.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 2.83 pounds.

Coverage

Employed persons aged 18 and over (16 and over if government employees). Special systems for casual agricultural workers, domestic servants, and self-employed persons with modest income.

Source of Funds

Insured person: 14% of "basic wage;" 11% of "variable wage."

Employer: 26% of "basic wage;" 24% of "variable wage."

Government: 1% of payroll plus any deficit.

"Basic wage" is base pay up to 250 pounds per month.

"Variable wage" is base pay over 250 pounds per month, plus certain other compensation, such as bonuses and commissions.

For contribution and benefit purposes, combined basic and variable wage is limited to 625 pounds per month.

Qualifying Conditions

Old-age pension: Age 60. For pension based on "basic wage," 120 months of contribution. For pension based on "variable wage," age 50 with 240 months of contribution.

Retirement from insured employment.

Disability pension: Total and permanent incapacity for any gainful employment. Contributions during 3 consecutive months, or for total of 6 months.

Survivor pension: Deceased met contribution conditions for disability pension or was pensioner at death.

Lump-sum compensation (if not qualified for pension): Age 60; leaving country; totally disabled; widow age 51.

Old-Age Benefits

Old-age pension: 1/45 (up to 1/36 for periods of arduous work) of average monthly earnings during last 2 years times number of years of contribution up to 36 (contribution periods under earlier public and private programs may be credited).

Lump-sum benefit: 15% of average annual wage for each year of contribution over 36.

Minimum pension: 29 pounds a month; maximum, 80% of average earnings or 200 pounds a month, whichever is less.

Lump-sum compensation (if not qualified for pension): 15% of average annual wage during last 2 years times years of contribution.

Special pension payable to all persons not covered under compulsory program.

Permanent Disability Benefits

Disability pension: 1/45 of average monthly earnings during the last year for each year of contribution plus 3 extra years, or 50% of average monthly earnings, whichever is greater. To the resulting amount is added half the difference between it and 80% of average monthly earnings.

Constant-attendance allowance: 20% of pension.

Partial disability: Lump sum of 4 years' pension proportionate to degree of disability, if less than 30% disabled.

Minimum and maximum pensions: Same as under old-age pension.

Lump-sum compensation (if not qualified for pension): 15% of average annual wage during last 2 years times years of contribution.

Special pension payable to all persons not covered under compulsory program.

Survivor Benefits

Survivor pension: 1/45 of average monthly earnings during the last year for each year of contribution plus 3 extra years, or 50% of average monthly earnings, whichever is greater. To the resulting amount is added half the difference between it and 80% of average monthly earnings. Minimum pension: greater of 65% of average earnings or 29 pounds per month. Maximum pension: Same as under old-age pension. Pension divided among following survivors according to schedule in law: dependent widow or widower; divorcee without other source of income and married at least 20 years; dependent sons and brothers under age 21 (26 if student, no limit if disabled); unmarried daughters and sisters; and dependent parents. Also payable to disabled widower.

Lump-sum compensation (if not qualified for pension): 15% of average annual wage during last 2 years times years of contribution.

Death grant: 3 times the wage or pension in month death occurred.

Funeral grant: 2 month's pension; minimum, 50 pounds.

Administrative Organization

Ministry of Social Insurance, general supervision.

Social Insurance Organization, administration of program through regional and district offices; managed by tripartite board.

Insurance and Pensions Organization, administration of program for government employees through regional offices.

Sickness and Maternity

First law: 1959 (enabling provisions only) and 1964 (workers in public and private sectors).

Current law: 1975.

Type of program: Social insurance system (cash and medical benefits).

Coverage

Employed persons aged 18 and over (16 and over if government employees). Exclusions: Casual agricultural workers, domestic servants, and self-employed.

Source of Funds

Insured person: 1% of earnings. Pensioner pays 1% of pension.

Widow, 2% of survivor pension (optional).

Employer: 4% of payroll (may be reduced to 3% for employers that provide cash and medical benefits to own employees).

Government: None.

Qualifying Conditions

Cash sickness and medical benefits: Contributions throughout last 3 months, or for 6 months including last 2 months.

Cash maternity benefits: Contributions throughout last 10 months.

Sickness and Maternity Benefits

Sickness benefit: 75% of daily wage during 1st 90 days of sickness; 85% of earnings thereafter. 100% of earnings payable in case of specified chronic diseases.

Minimum benefit: 12 pounds a month.

Payable for up to 180 days in a calendar year, or without limit on duration for specified chronic diseases.

Maternity benefit: 75% of daily wage.

Payable for up to 50 days before and after confinement, 3 months for government employees.

Workers' Medical Benefits

Medical benefits: Service benefits provided by employer, public, or other facilities under contract with the Health Insurance

Organization which pays benefits directly. Includes general and specialist care, surgery, hospitalization, maternity care, dental care, laboratory services, medicines, appliances, and transportation.

Patients required to pay small fees for some services.

Maximum duration: No limit.

Dependents' Medical Benefits

Medical benefits for dependents: Medical care and treatment provided widow of the insured.

Administrative Organization

Ministry of Health, general supervision.

Social Insurance Organization and Insurance and Pensions

Organization, administration of contributions and cash benefits.

Health Insurance Organization, administration of medical benefits through its own hospitals. Managed by tripartite board.

Work Injury

First law: 1936.

Current law: 1975.

Type of program: Social insurance system.

Coverage

Employed persons aged 18 and over (16 and over if government employees).

Exclusions: Casual agricultural workers, domestic servants, and self-employed.

Source of Funds

Insured person: None.

Employer: 3% of payroll (may be reduced to 2% or less if employer provides temporary disability benefits to own employees).

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings.

Payable from 1st day after injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: 80% of average monthly earnings during last year (up to 100% when coupled with old-age, survivors or disability pension), if totally disabled.

Minimum pension: 20 pounds a month; maximum, 200 pounds a month.

Partial disability: Percent of full pension proportionate to degree of disability, if latter 35% or over.

Lump sum of 4 years' pension proportionate to degree of incapacity, if less than 35% disabled.

Both pensions increased by 5% each 5 years disability continues, up to age 60.

Workers' Medical Benefits

Medical benefits: General and specialist care, surgery, hospitalization, medicines, X-rays, appliances, and rehabilitation.

Survivor Benefits

Survivor pension: 80% of average monthly earnings of deceased during last year (up to 100% when coupled with old-age, survivors or disability pension).

Minimum pension: 20 pounds a month; maximum, 200 pounds a month.

Pension divided among following survivors, according to schedule in law: widow of any age, dependent sons and brothers under age 21 (26 if student, no limit if disabled); unmarried daughters and sisters; and dependent parents. Any pension may be commuted to lump sum. Also payable to disabled widower.

Funeral grant: 2 months' pension; minimum, 50 pounds.

Administrative Organization

Ministry of Social Insurance, general supervision.

Social Insurance Organization and Insurance and Pensions

Organization, administration of contributions and cash benefits.

Health Insurance Organization, administration of medical benefits.

Unemployment

First law: 1959 (enabling provisions only).

Current law: 1975.

Type of program: Compulsory insurance system.

Coverage

Employed persons. Exclusions: Casual agricultural workers, domestic servants, family labor, public employees, and employees over age 60.

Source of Funds

Insured person: None.

Employer: 2% of payroll.

Government: Any deficit.

Qualifying Conditions

Unemployment benefit: 6 months of contribution, including 3 consecutive months. Able and willing to work; registration and regular reporting at manpower office.

Unemployment not due to voluntary leaving, discharge for misconduct, refusal of suitable job offer, or refusal of training.

Unemployment Benefits

Unemployment benefit: 60% of last monthly wage.

Payable after 7-day waiting period for up to 16 weeks (may be extended to 28 weeks if contributions paid throughout last 24 months).

Administrative Organization

Ministry of Social Insurance, general supervision.

Social Insurance Organization, administration of program, in collaboration with local manpower offices.

Contact—Leif Haanes-Olsen—202-282-7284

Old Age, Disability, Death

First and current law: 1953 (pension provisions first implemented in 1969).

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 5 colones.

Coverage

Employees in industry and commerce.

Exclusions: Self-employed; also agricultural, and casual employees.

Special system for public employees.

Source of Funds

Insured person: 1% of earnings. Recipients of sickness, maternity, and work-injury benefits also contribute 2% of benefits.

Employer: 2% of payroll.

Government: 0.5% of earnings.

Maximum earnings for contribution and benefit purposes: 11,300 colones a month; minimum, 300 colones a month.

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women) with 750 weeks of contribution.

Reduced pension payable up to 5 years earlier with 1,250 weeks of contribution, if unemployed during preceding 12 months or 50% disabled due to unhealthful or arduous occupation.

Retirement necessary.

Payable abroad.

Old-age settlement: Age 60 (men) or 55 (women), with at least 250 weeks of contribution and unemployed during preceding 3 months.

Disability pension: Loss of 2/3 of earning capacity. Contribution requirement varies with age, ranging from 100 weeks during past 4 years to 300 weeks during last 11 years.

Survivor pension: Deceased was pensioner, or covered at death with at least 750 weekly contributions or disability insured.

Old-Age Benefits

Old-age pension: 40% of average monthly earnings, plus 1.25% of earnings for each 50 weeks of contribution beyond 150 weeks.

Minimum: 300 colones a month.

Increment of 3% of earnings for each 50 weeks retirement deferred beyond pensionable age.

Child's supplement: 20% of minimum pension for each dependent child under age 16 (21 if student) or disabled.

Maximum pension: 90% of average monthly earnings.

Reduced pension: 30% of average monthly earnings, plus 1% of earnings for each 50 weeks of contribution beyond 150 weeks.

Old-age settlement: Lump sum equal to 50% of monthly earnings for each 50 weeks of contribution or fraction thereof.

Adjustment: Pensions adjusted to increases in cost of living.

Permanent Disability Benefits

Disability pension: 40% of average monthly earnings, plus 1.25% of earnings for each 50 weeks of contribution beyond 150 weeks.

Minimum: 300 colones a month. Granted initially for provisional period of 2-3 years.

Child's supplement: 20% of minimum pension monthly for each dependent child under age 16 (21 if student) or disabled.

Constant-attendance supplement: 20% of average monthly earnings.

Maximum pension: 90% of earnings.

Survivor Benefits

Survivor pension: 60% of pension paid or accrued to insured.

Payable for life if widow over age 60 or disabled; otherwise for 3 years or until minor children reach age 16.

Orphans: 30% of pension paid or accrued to insured, or 40% if full orphan, for each child under age 16 (21 if student) or disabled.

Other survivors: 60% of pension for 2 surviving parents, 40% for 1.

Maximum survivor pensions: 100% of pension of insured.

Funeral grant: 2 times average monthly wage of covered workers.

Minimum, 2,376 colones.

Administrative Organization

Salvadorian Social Insurance Institute, an autonomous agency, responsible for planning, management and administration of program.

Supervised by board of twelve directors including the Minister of Labor, representatives of other ministries, the Director of Social Insurance, and representatives of management, labor and other professional groups.

Sickness and Maternity

First law: 1949.

Current law: 1953.

Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employed and self-employed persons in industry and commerce and pensioners.

Exclusions: Agricultural, domestic, and casual employees.

Special system for public employees.

Source of Funds

Insured person: 2.5% of earnings. Self-employed, 8.75% of earnings. Pensioners, 5% of old-age and invalidity pensions except child supplements. Covered public employees, 2.23% of earnings.

Employer: 6.25% of payroll. Covered public employees, 5.57% of payroll.

Government: Annual subsidy of not less than 5,000,000 colones (adjusted every 5 years).

Maximum earnings for contribution and benefit purposes: 6,000 colones a month; minimum, 300 colones a month.

Above contributions also finance work-injury benefits.

Qualifying Conditions

Cash sickness benefits: No minimum qualifying period for persons currently employed. If unemployed, 8 weeks of contribution during last 3 calendar months preceding application.

Maternity benefits and care: 12 weeks of contribution during last 12 calendar months before confinement.

Medical benefits: No minimum qualifying period for persons currently employed. If unemployed, 8 weeks of contribution during last 4 months preceding application.

Sickness and Maternity Benefits

Sickness benefit: 75% of average monthly earnings received during first 3 of last 4 months.

Payable after 3-day waiting period for up to 52 weeks.

Maternity benefit: 75% of average earnings, payable for up to 12 weeks. Also, free milk for up to 12 weeks and layette.

Workers' Medical Benefits

Medical benefits: Medical services ordinarily provided through facilities of Social Insurance Institute.

Home care available in emergency cases.

Includes medical and surgical care, hospitalization, drugs, laboratory services, maternity care, dental care, and appliances.

Duration: 26 weeks (may be extended to 52 weeks).

Dependents' Medical Benefits

Medical benefits for dependents: Wife receives pre- and post-natal care, milk allowance, layette, and medical benefits for sickness and accidents.

Administrative Organization

Salvadorian Social Insurance Institute, an autonomous agency, responsible for planning, management and administration of program. Supervised by board of twelve directors including the Minister of Labor, representatives of other ministries, the Director of Social Insurance, and representatives of management, labor, and other professional groups.

Institute operates own clinics and 8 hospitals.

Work Injury

First law: 1911 (replaced by 1963 labor code, in force for workers to whom social insurance not yet extended; provisions not shown).

Current law: 1953 (social insurance).

Type of program: Social insurance system.

Coverage

Employed and self-employed persons in industry and commerce.

Exclusions: Agricultural, domestic, and casual employees.

Special system for public employees.

Source of Funds

Insured person: See sickness insurance contributions above.

Employer: Same.

Government: Same.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 75% of average monthly earnings received during first 3 of last 4 months.

Payable from day after injury, until recovery or award of pension, for up to 52 weeks.

Permanent Disability Benefits

Permanent disability pension: 70% of average monthly earnings during last year if disability greater than 66%. Minimum: 300 colones a month. 6 colones a month for each dependent child under age 16 (21 if student) or disabled.

Child's supplement: Same as old-age benefit.

Constant-attendance supplement: 50% of pension.

Partial permanent disability: Percent of full pension corresponding to loss of earning capacity, if disability between 35% and 66%; if between 20% and 35%, temporary pension equal to double amount of permanent pension according to percent of disability, payable for up to 3 years.

Workers' Medical Benefits

Medical benefits: Same as for ordinary sickness above.

Survivor Benefits

Survivor pension: 60% of pension to widow; 30% of pension, for each child under age 16 (21 if student) or disabled; 40% if full orphan,

Maximum survivor pension: 100% of pension payable to insured.

Funeral grant: 2 times average monthly wage of covered workers.

Administrative Organization

Salvadorian Social Insurance Institute, an autonomous agency, responsible for planning, management and administration of program.

Supervised by board of twelve directors including the Minister of Labor, representatives of other ministries, the Director of Social Insurance, and representatives of management, labor, and other professional groups.

Institute operates own clinics and 8 hospitals.

Contact—G. Ricardo Campbell—202-282-7173

Old Age, Disability, Death

First law: 1947.

Current law: 1984.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 250 C.F.A. francs.

Coverage

Employees, public officials, military, self-employed, clergy, members of production cooperatives, students and other groups.

Source of Funds

Insured person: 4.5% of earnings.

Employer: 21.5% of earnings.

Government: No less than 25% of annual social security receipts.

Qualifying Conditions

Old age pension: Age 60 and 120 months of contributions of which 60 were in the 10 years immediately preceding retirement.

Required period of contributions reduced for public officials and members of the military who were between 50 and 60 years old when the law was first implemented.

Disability pension: Substantial inability to perform all types of work or total inability to perform usual occupation.

Partial disability: Partial inability to perform usual occupation.

Survivors' pension: Deceased was insured or pensioner at death.

Old-Age Benefits

Old age pension: 40% of average salary in last two years. Increase of 2% for each year of contribution over 10 years, up to 80% of average salary.

Permanent Disability Benefits

Disability pension: Disabled for all types of work: 40% of base salary.

Constant attendance supplement: 80% of base salary.

Partial disability: 40% of base salary payable for 6 months.

Survivor Benefits

Survivor pension: 40% of base salary payable to widow with children, widow over age 30 or disabled. If the deceased was a pensioner, 80% of pension of deceased. Childless widow under age 30 receives pension for 24 months only. Also payable to dependent widower.

Orphans: 20% of base salary up to age 14 (no limit if student or disabled). Benefit is doubled if there is no surviving spouse.

Funeral grant: 2 months of base salary.

Administrative Organization

Ministry of Labor, Social Security and Women's Welfare.

Social Security Institute, administration of program.

Sickness and Maternity

First law: 1947.

Current law: 1984.

Type of program: Social insurance. Cash sickness and medical benefits only.

Coverage

Employees, public officials, military, self-employed, clergy, members of production cooperatives, students and other groups, insured's family members, pensioners and the disabled.

Source of Funds

See Old-age, Disability, and Death.

Qualifying Conditions

Temporary disability: One year of contributions immediately prior to incapacity.

Maternity benefit: One year of contributions immediately prior to birth.

Sickness and Maternity Benefits

Temporary disability: 50% of base salary, payable from the fourth day of incapacity.

Maternity benefit: 50% of base salary 6 weeks before and 6 weeks after confinement.

Workers' Medical Benefits

Workers' Medical Benefits: Medical care up to 26 weeks, according to fee schedule.

Free medicine during hospitalization and during pregnancy and post-natal period. In all other cases, insured pays 50% of cost of medicine.

Dependents' Medical Benefits

Dependents' Medical Benefits: Same as for insured.

Administrative Organization

Ministry of Labor, Social Security and Women's Welfare.

Social Security Institute administers system and provides medical assistance according to agreements with public and private medical and pharmaceutical facilities.

Work Injury

First law: 1947.

Current law: 1984.

Type of program: Social insurance system.

Coverage

Employees, public officials, military, self-employed, clergy, members of production cooperatives, students and other groups.

Source of Funds

See Old-age, Disability, and Death.

Qualifying Conditions

Work injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefits: Same as for sickness benefits.

Permanent Disability Benefits

Permanent disability pension: Total incapacity for all work, 50% of base salary. Inability to perform usual occupation: 50% of base salary, payable for 48 months.

Partial disability pension: Inability to perform usual occupation: 50% of base salary, payable for 24 months.

Constant attendance supplement: 100% of base salary.

Workers' Medical Benefits

Medical Benefits for Insured: Free medical care and medicines.

Survivor Benefits

Survivor pension: 50% of base salary.

Administrative Organization

Ministry of Labor, Social Security and Women's Welfare.

Social Security Institute, administration of program.

Family Allowances

First law: 1950.

Current law: 1984.

Type of program: Social insurance system.

Coverage

Employees, public officials, military, self-employed, clergy, members of production cooperatives, students and other groups.

Source of Funds

See Old-age, Disability, and Death.

Qualifying Conditions

Family allowance benefits: Insured must be married, widow with children, or single with natural children. Dependents related to insured, if under 14 years old, student or disabled may also qualify.

Family Allowance Benefits

Family allowance benefits: Determined according to a family "point" system set by regulation.

Administrative Organization

Ministry of Labor, Social Security and Women's Welfare.

Social Security Institute, administration of program through Family Fund.

Contact— Barbara Kritzer—202-282-7293

Old Age, Disability, Death

First law: 1963.

Separate law for employees of government-owned undertakings: 1975.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 2.05 birrs.

Coverage

Public employees. Employees of government-owned companies. Employees of national youth, women's, and similar associations.

Source of Funds

Insured person: 4% of basic monthly salary.

Employer: 6% of basic monthly salary.

Government: None.

Qualifying Conditions

Old-age pension: Age 55 with a minimum of 10 years of service and contributions.

Disability pension: A minimum of 10 years of service and contribution.

Survivor pension: Deceased met contribution conditions for old-age pension or was pensioner at death.

Old-Age Benefits

Old-age pension: 30% of average monthly salary during the last 3 years, plus increment of 1% of average monthly salary for each year of service beyond 10, up to a maximum benefit of 60%.

For those who do not fulfill the qualifying conditions, there are lump-sum payments.

Permanent Disability Benefits

Disability pension: Same as old-age pension.

Survivor Benefits

Survivor pension: Widow receives 50% of the pension of the deceased. Upon re-marriage, a lump sum of 2 years' pension is paid.

Orphan: 10% of the pension of the deceased (full orphan 20%).

Parents: 10% to 20% of the deceased's pension.

Administrative Organization

The Ministry of Labour and Social Affairs, general supervision.
The Pension and Social Security Authority, administration of program.

Sickness and Maternity

(1975 labor decree requires sick leave and maternity leave of 45 days.)

Work Injury

First law: 1963.

Current law: 1974.

Type of program: Employer liability system.

Coverage

Public employees.

Employees of Government-owned companies.

Employees of national youth, women's, and similar associations.

Source of Funds

Insured person: See pension contributions above.

Employer: Same.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: A lump-sum incapacity gratuity amounting to 45% of the monthly salary, multiplied by 5 years and degree (percentage) of incapacity due to injury.

Private insurance on basis of Labour Proclamation.

Permanent Disability Benefits

Permanent disability benefit: 45%-60% of the monthly basic salary.

Survivor Benefits

Survivor pension: Same as old-age pension.

Administrative Organization

The Ministry of Labour and Social Affairs, general supervision.
The Pension and Social Security Authority, administration of program.

Contact—Alexander Estrin—202-282-7116

Old-Age, Disability, Death

First law: 1966.

Current law: 1974.

Type of program: Provident fund system. (Special benefits for widows and married women.)

Exchange rate: U.S.\$1.00 equals 1.44 Fiji dollars (F\$).

Coverage

Employed workers.

Voluntary coverage for death benefit for nonemployed aged 16-50 and for self-employed.

Exclusions: Public employees, military personnel, police force appointed before November 1971, who have elected to continue in the old scheme under the provisions of the Civil Service Act; domestics, members of equivalent private plans.

Source of Funds

Insured person: 7% of wages.

Employer: 7% of payroll.

Government: None.

For death benefit, \$7 deducted annually from each provident fund account.

Qualifying Conditions

Old-age benefit: Age 55. Retirement from covered employment (lump sum payable at any age upon permanent departure from country, or to female employee upon marriage). May elect monthly pension with at least 10 years of contribution (reduced pension if less than 10 years). Payable at age 45 if balance under F\$1,000 and no contributions for 5 or more years.

Disability grant: Incapacity for work in covered employment. May elect monthly pension.

Survivor grant: Death of insured before retirement.

Old-Age Benefits

Old-age benefit: Lump sum equal to total employee and employer contributions, with accumulated interest; or 25% of total contributions plus accumulated interest may be paid as monthly pension at insured's option. A couple may elect to receive 2/3 of 25% for as long as either spouse lives.

Permanent Disability Benefits

Disability benefit: Lump sum equal to total employee and employer contributions, with accumulated interest; or 25% of total contributions plus accumulated interest may be paid as monthly pension at insured's option. A couple may elect to receive 2/3 of 25% for as long as either spouse lives.

Survivor Benefits

Survivor benefit: Lump sum equal to total employee and employer contributions, with accumulated interest.

Payable to nominated survivors.

Monthly pension equal to 25% of total benefit may be paid in lieu of lump sum to one dependent survivor at survivor's option.

Death benefit: Lump sum of F\$3,000.

Administrative Organization

National Provident Fund Board, general supervision.

Commissioner of Labor, enforcement of law.

Work Injury

First and current law: 1965.

Type of program: Employer-liability system.

Coverage

Employed persons and apprentices.

Exclusions: Casual and family labor, military personnel, and some public employees.

Source of Funds

Insured person: None.

Employer: Whole cost, through direct provision of benefits.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 66-2/3% of weekly earnings.

Maximum total benefits: F\$16,000.

May be converted to lump-sum payment in certain cases.

Payable after 2-day waiting period for up to 260 weeks.

Permanent Disability Benefits

Permanent disability benefit: Lump sum of 260 weeks' earnings, if totally disabled. Maximum total benefits: F\$16,000. Minimum, F\$3,000.

Constant-attendance supplement: Additional 25% of lump-sum payment.

Partial disability: Percentage of full benefit proportionate to degree of disability. Maximum total benefits: F\$12,000. Minimum, F\$1,500.

Workers' Medical Benefits

Medical benefits: Medical and hospital care, surgery, medicines, appliances, and transportation.

Survivor Benefits

Survivor benefit: Lump sum of 208 weeks' earnings. Maximum total benefits: F\$12,000. Minimum, F\$4,500.

Administrative Organization

Commissioner of Labor, enforcement of law.

Individual employer must pay compensation directly to own employee except lump-sum and survivor benefits. Local courts dispense lump-sum and survivor benefits.

Contact—Concepción McNeace—202-282-7270

Old Age, Disability, Death

First law: 1937.

Current laws: 1956 (universal and assistance pensions), 1961 (employment-related pensions), 1969 (survivor pensions--amended 1990 to include widowers), and 1986 (partial pension and early pension).

Type of program: Universal pension program and mandatory employer pension plans.

Exchange rate: U.S. \$1.00 equals 3.54 marks.

Coverage

Universal pension: All Finnish citizens as well as citizens of other countries, resident in Finland for 5 years or more, aged 16 and over.

Employment-related pensions: All regular employees aged 14 and above (each employer must establish pension plan for own employees). Exclusions: Employees working less than 1 month for same employer.

Special systems for seasonal, maritime, and public employees, and for farmers and the self-employed.

Source of Funds

Insured person: Universal pension, 1.55% of income subject to communal (municipal) tax (payable from age 16 through 64). Self-employed, 6.76% to 16.9% (rate increases with earnings); maximum earnings for contribution purposes: 404,822 marks a year. Employment-related pension, none.

Employer: 2.4% to 4.05% of payroll (January 1990-June 1991) and 2.15% to 4.05% (July 1991 to December 1991).

Employment-related pension, 13.3% if employee under age 24; 17.2% for employers with fewer than 50 employees; 14.5% to 23.3%, according to age and sex of employee, for employers with more than 50 employees (average for all employers: 16.8% of payroll). Employment-related pension contributions are paid on total wage.

Government: About 20% of means-tested allowances (about 1/2 of this borne by local governments); and all universal survivor pensions. Also pays cost of employment-related pension for self-employed not covered by their own contributions.

Qualifying Conditions

Old-age pension: Universal pension, age 65; retirement not necessary; not payable abroad after 1 year, unless good reason. Early pension, age 60-64. Employment-related pension, age 65 and retirement from covered employment. 40 years' coverage for full pension. Partial pension (aged 60-64): Reduced work schedule, employed full-time for 12 of past 18 months covered during at least 5 of preceding 15 years. Both pensions--retirement possible at age 60 if unemployed at least 200 days during last 60 weeks.

Disability pension: Universal pension, permanent incapacity for suitable work. Employment-related pension, 3/5 loss of work capacity, or 2/5 loss for partial pension.

Survivor pension: Universal pension, 5 years of residence by deceased immediately before death or 5 years' residence by survivor; widow(er) of specified age or supporting child. Means-tested allowance as specified. Employment-related pension, no

minimum qualifying period; paid to widow(er) on equal terms, and to children and former spouse.

Old-Age Benefits

Universal old-age pension: 412 marks a month, or 787 marks for aged couple (increment of 1% of pension for each month deferred after age 65), plus maximum 1,480-1,927 marks according to municipality, marital status, other income received (reduced by 1/2 of other pension benefits received above specified amount).

Early pension: Amount reduced by 1/2% for each month claimed before age 65.

Care (formerly "Helplessness") supplement: 257 marks, 575 marks, or 1,024 marks a month, based on extent of care needed.

Either spouse may receive child care supplement of 242 marks, plus child care allowance of 383 marks, 895 marks, or 1,665 marks a month, depending on extent of care needed. Pension (including supplements) permanently reduced by 1/2% for each month claimed before age 65.

Adjustment: Pensions and supplements adjusted automatically each year for changes in cost-of-living index.

Employment-related pension (statutory minimum): Full pension, 1/8% of average monthly earnings (usually based on 2 of last 4 years of work, eliminating highest and lowest earnings years) times months of coverage but computed as if worked until age 65.

Partial pension: 44%-64% of income lost due to changeover to part-time work, increasing by 1/3 percentage point a month from age 60, i.e., 48% at age 61, 52% at age 62, etc., but limited to 75% of the employment-related pension the recipient is entitled to when becoming a partial pensioner.

Permanent Disability Benefits

Universal disability pension: Same as old-age pension.

Disabled person's allowance: 383 marks, 850 marks, or 1,587 marks a month, depending on extent of support needed.

Employment-related disability pension (statutory minimum): Same as employment-related old-age pension. (1/2 of service before 1962 credited). Partial pension, 1/2 of full pension (if working ability is between 2/5 and 3/5).

Maximum employment-related pension: 60% of earnings in combination with basic universal pension.

Early pension: Amount equal to full disability pension (age 55, severely reduced ability to work).

Adjustment: Employment-related pensions adjusted automatically for average of changes in wage and price indexes.

Survivor Benefits

Universal survivor pension: First 6 months following spouse's death, basic pension of 1,143-1,241 marks a month, means-tested supplement up to 1,098 marks a month, and housing allowance--according to geographical area--payable to widow(er). From 7th month, means-tested pension up to 2,339 marks a month if widow(er) under age 65 at spouse's death and caring for child under age 18; or up to 1,927 marks if childless and aged 50-64 at spouse's death, widow(er) under age 50 when marriage took place, and marriage lasted at least 5 years and took place before the deceased was 65 years old.

Orphans: Up to 242 marks a month; full orphan, up to 484 marks a month; either may be increased by maximum 324 marks a month (means-tested); both under age 18 (21 if student).

Employment-related pension: Widow(er), up to 50% of pension payable to insured, if below age 50 or caring for child(ren) under age 18; orphans, 1/3 of insured's pension for 1, up to 5/6 for 4 or more.

Full orphan's pension increased by another 1/6, not to exceed insured's pension.

Administrative Organization

Ministry of Social Affairs and Health, general supervision.

Social Insurance Institution, administration of universal and assistance pensions through district offices; managed by governing body appointed by Parliament.

Local boards determine old-age pension claims and means of applicants for assistance.

Municipalities collect universal pension contribution with communal (municipal) taxes.

Central Pension Security Institute, supervision of employment-related pension plans, including transfer of rights among plans; tripartite board.

Carriers for employment-related pension plans are approved private insurance companies, pension funds, and pension foundations; farmers' pensions through Farmers' Social Insurance Institution.

Sickness and Maternity

First and current law: 1963.

Type of program: Social insurance system. Cash and medical benefits.

Note: Health care is provided by both a private sector sickness insurance program and a public sector (municipal) health services program financed primarily by local and national taxes.

Coverage

Medical benefits: All residents.

Cash benefits: All employed, self-employed, and students aged 16-64.

Source of Funds

Insured person: 1.7% of income subject to communal (municipal) tax.

Employer: 1.45% of payroll (private employers) or 2.7% to 4.2% of payroll (public employers).

Government: Remaining cost.

Qualifying Conditions

Cash sickness benefits: Employment during last 3 months, unless involuntarily unemployed.

Cash maternity benefits: Residence in country; immigrants must complete 180 day waiting period.

Medical benefits: Residence in country.

Sickness and Maternity Benefits

Sickness benefit: 80% of earnings (average earner); minimum, 59.75 marks per weekday; no maximum, but gradually reduced to

30% on annual taxable income above 118,910 marks. Payable after 7-day waiting period for up to 300 weekdays.

Maternity benefit: Same as sickness benefit. Payable to mother starting 50 to 30 days before estimated delivery, continuing for 105 work days ("maternity allowance"). Thereafter payable to either parent for 170 weekdays ("parent's allowance"). Payable for 230 days if multiple birth, 246 days if adoption).

Child supplement: 8.10 marks a day (16.20 marks for 2 or more children). **Special care allowance:** Payable for 60 days a year to parents caring for sick child at home.

Workers' Medical Benefits

Medical benefits: Under sickness insurance--cash refund for certain medical expenses, based on predetermined schedule. Includes 60% of private doctor's fees, 75% of cost of examinations and prescribed treatment over 40 marks, 50% of cost of medicines over 35 marks (90%-100% reimbursement for drugs used to treat grave and prolonged illness, full refund if annual cost of prescription drugs exceed 3,051 marks), and transportation expenses in excess of 30 marks. Sickness insurance also covers 55% of the occupational health care costs incurred by the employer.

Under municipal health services--health center visits are free of charge (except dental services for adults). In hospital care, there is a 67 mark fee per outpatient visit, 85 marks per inpatient day.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for family head.

Administrative Organization

Ministry of Social Affairs and Health, general supervision.

Sickness insurance: Social Insurance Institution, national administration of program. Employees sickness funds reimbursed by Social Insurance Institution.

Employers providing medical benefits directly to own employees are reimbursed by Social Insurance Institution. Public health and hospital services: Provided by municipalities or federation of municipalities.

Work Injury

First law: 1895.

Current law: 1948.

Type of program: Compulsory insurance with private carrier.

Coverage

Employed persons.

Exclusions: Casual workers and family labor.

Source of Funds

Insured person: None.

Employer: 0.3% to 8.6% of payroll, according to risk (average: 1.07%).

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings.
Payable from day after accident occurred (unless incapacity less than 3 days) for up to 12 months, 7 days a week.
Proportional partial disability benefits for temporary incapacity of 10% or more.

Permanent Disability Benefits

Permanent disability pension: Basic pension equal to 85% of earnings for total disability, proportionally reduced for disabilities ranging down to 10%.
Constant-attendance supplement: Up to 103 marks a day.

Workers' Medical Benefits

Medical benefits: Medical attendance, surgery, hospital treatment, medicines, and appliances.

Survivor Benefits

Survivor pension: 40% of earnings of insured for 1 dependent, 55% for 2, and 65% for 3 or more dependents. Payable to widow, dependent disabled widower, and orphans.
Maximum survivor pension: 65% of earnings of insured.
Funeral grant: 10,300 marks.

Administrative Organization

Ministry of Social Affairs and Health, enforcement of law.
Insurance written and largely administered by licensed private companies.

Unemployment

First laws: 1917 (unemployment insurance), 1960 (unemployment assistance).

Current law: 1984 (Unemployment Security Act).
Type of program: Dual subsidized voluntary insurance and unemployment assistance systems.

Coverage

Gainfully employed workers aged 17-64.

Source of Funds

Insured person: About 5% of unemployment funds' expenditures.
Employer: Cost of the basic benefit under the earnings-related program, plus 47% of unemployment funds' expenditures, payable through Central Fund that coordinates payments to individual funds (average: 0.85%).
Government: None.

Qualifying Conditions

Unemployment benefits: Basic benefit--No qualifying period, except first-time employees or job-seekers must have been employed or actively seeking employment for at least 6 weeks.
Earnings-related benefit--Member of unemployment fund; worked at least 26 weeks during 24 months prior to becoming unemployed.
Unemployment not due to voluntary leaving, work stoppage, or refusal of offer of suitable employment.

Unemployment Benefits

Unemployment benefit: Basic benefit (means-tested)--105 marks a day (plus 22 marks a day for 1 child, 32 marks for two, and 41 marks for 3 or more children) without time limit. Earnings-related benefit--105 marks a day, plus 45% of daily wage between 86 marks and 439 marks a day, plus 20% of remaining wage. Maximum (including child increases): 90% of insured's daily wage. Payable up to 500 days in 4 consecutive years (850 days if age 55 or over), 5 days a week.

Administrative Organization

Ministry of Social Affairs and Health, supervision of unemployment insurance.
Basic benefit program--Administered by the Social Insurance Institution through its local offices.
Earnings-related program--Administered by approved unemployment funds. At least 3,000 members required in fund in order to receive full government support.

Family Allowances

Current law: 1948.
Type of program: Universal system.

Coverage

All residents with 1 or more children.

Source of Funds

Insured person: None.
Employer: None.
Government: Entire cost.

Qualifying Conditions

Family allowances: Child must be under age 16. Aliens must have 2 years of residence. Birth grant: Provided to citizen upon birth of child.

Family Allowance Benefits

Family allowances: 3,516 marks a year for 1 child, 7,596 marks for 2 children, 12,864 marks for 3 children, 19,728 marks for 4 children, and 9,228 marks a year for 5th and each subsequent child, plus 1,284 marks a year for each child under age 3.
Birth grant: 670 marks, usually payable in kind.

Administrative Organization

Ministry of Social Affairs and Health, general supervision;
National Board of Social Welfare, national administration.
Communal (municipal) welfare boards handle applications and award benefits.

Contact—Leif Haanes-Olsen—202-282-7284

Old Age, Disability, Death

First law: 1910.

Current laws: 1945, 1967, 1971, 1975, and 1980 (surviving spouse's allowance).

Type of program: Social insurance system; also mandatory private pension systems.

Exchange rate: U.S.\$1.00 equals 5 francs.

Coverage

Employed persons.

Special systems for agricultural, mining, railroad, public utility, and public employees; seamen; nonagricultural self-employed; and agricultural self-employed.

Voluntary affiliation for nonworking housewives (old-age pension only) and nonemployed persons caring for disabled family member. Compulsory old-age pension affiliation for women receiving family supplement. (See family allowances below.)

Source of Funds

Insured person: 7.6% of pensionable earnings (plus 0.1% of total earnings for surviving spouse's allowance).

Employer: 8.2% of payroll.

Government: None.

Maximum earnings for contribution and benefit purposes: 11,340 francs a month and 11,620 francs a month as of July 1, 1991.

Disability and survivor benefits financed under sickness and maternity program (see below).

Effective February 2, 1991, additional 1.1 percent of total income from all sources is payable.

Qualifying Conditions

Old-age pension: Age 60 and 150 quarters of coverage (all public programs considered). If less than 150 quarters, pension reduced (unless disabled, age 65, or working mother) for age below 65 or coverage gaps (whichever more favorable); maximum reduction, 50%. Must stop work with "preretirement" firm; earnings from other work subject to special tax (proceeds to subsidize unemployment benefit program, see below). Payable abroad if reciprocity.

Disability pension: Under age 60. Loss of all working capacity (total disability), or 2/3 of earning capacity (partial disability), in any occupation. Entry into insurance 12 months before incapacity and 800 hours of employment in last 12 months, including 200 hours in first 3 months of 12-month period.

Survivor pension: Deceased met insurance requirements for old-age or disability pension or was pensioner at death.

Surviving spouse's allowance: Deceased was contributor to program or, in certain cases, was receiving other social security benefits at death.

Old-Age Benefits

Old-age pension: 50% of average earnings in 10 highest years after 1947. Past earnings revalued for wage changes. Minimum pension: (before reduction for age or coverage gaps), 34,297 francs; maximum, 68,040 francs a year.

Reduced pension: 1/150 of full pension times quarters of insurance (coverage increased by 2.5% for each quarter of deferred retirement

beyond age 65). Minimum: 15,245 francs a year if 60 quarters; otherwise, proportionately reduced.

Spouse's supplement (income-tested): 15,245 francs a year at age 65 (aged 60-64 if disabled) if insured had 150 quarters of coverage; otherwise, proportionately reduced. Child's supplement: 10% of pension if insured gave birth to or reared 3 children.

Old-age allowance ("solidarity"): 20,525 francs a year to low income pensioners if single (33,690 francs for married couple).

Means-tested allowance: 15,245 francs a year to low-income aged workers ineligible for pension.

Adjustment: Automatic semiannual adjustment of pensions for changes in national average wages.

Permanent Disability Benefits

Disability pension: 50% of average earnings in highest paid 10 years, if totally disabled. Minimum pension: 15,245 francs a year (reduced during hospitalization if less than 2 dependent children).

Maximum pension: 59,736 francs a year.

Constant-attendance supplement: 40% of pension for total disability; minimum supplement, 59,736 francs a year. (Supplement suspended after 45th day of hospitalization.) Partial disability: 30% of earnings, up to maximum of 40,824 francs a year.

Disability allowance ("solidarity"): 15,245 francs a year to low-income pensioners.

Means-tested allowance: 15,245 francs a year to low-income disabled workers, if ineligible for pension.

Adjustment: Automatic semiannual adjustment of pensions for changes in national average wages.

Survivor Benefits

Survivor pension (income-tested unless disabled): 52% of insured's pension payable at age 55 to widow (age 50 if widow has a child), divorced or deserted wife, or widower; at any age if disabled. Two years' marriage at spouse's death or disappearance unless at least 1 child from marriage. Pension proportionately divided if more than 1 qualified surviving spouse. Minimum pension: 15,245 francs a year. Child's supplement: 10% if surviving spouse gave birth to or raised 3 children.

Adjustment: Automatic semiannual adjustment of pensions for changes in national average wages.

Surviving spouse's allowance (income-tested): Payable up to 3 years following death of insured. Amount equals 2,733 francs a month during 1st year, 1,822 francs during 2nd year and, 1,367 francs during 3rd year. Recipient must be under age 55, not remarried or cohabiting, resident in France, and must have given birth to or reared at least 1 child.

Death grant: 90 days' earnings of deceased. Minimum: 1,360 francs; maximum, 34,020 francs.

Administrative Organization

Ministry of Social Affairs and Employment, general supervision and issuance of regulations.

National Old-Age Pension Insurance Fund, administration of old-age pensions and surviving spouse's allowances.

National Sickness Insurance Fund, administration of disability and survivor pensions.

Contributions collected by joint collection agencies.

Sickness and Maternity

First law: 1928.

Current laws: 1945, 1967, 1971, 1974, and 1978.

Type of program: Social insurance system.

Coverage

Employed persons (general system covering about 72% of employees). Pensioners and some groups of nonearners also covered for medical benefits.

Special systems for agricultural, clergy, mining, railroad, public utility, and public employees; seamen; nonagricultural self-employed; and agricultural self-employed (medical benefits provided under general system for some groups).

Voluntary affiliation for residents not working in covered employment.

Source of Funds

Insured person: 6.8% of total earnings; old-age pensioners (low-income pensioners exempt), 1.4% of old-age pension and 2.4% of private pension; unemployed, 2% of guaranteed minimum income for unemployed; 1% of unemployment benefits and training allowances.

Voluntary insurance (low-income insured exempt), varying percentages of net taxable income; flat-rate contributions for students, young persons, and others not covered otherwise.

Employer: 12.60% of total payroll.

Government: proceeds from 12% surcharge on automobile insurance premiums plus proceeds of tax on costs of pharmaceutical advertising, alcohol and tobacco; also funds for new hospital construction and part of cost for certain health and social services. Above contributions also finance disability and survivor benefits.

Qualifying Conditions

Cash sickness benefits: 200 hours of employment in last 3 months, or 6 months at minimum wage. For extended cash sickness benefit, entry into insurance 12 months before incapacity and 800 hours of employment or involuntary unemployment in last 12 months, including 200 hours in first 3 months of last 12 months (last 3 months if accident), or 2,080 hours at minimum wage (including 1,040 during first 6 months of last 12).

Cash maternity benefits: Entry into insurance 10 months before confinement, and 200 hours of employment in first 3 months of last 12 months; or 6 months' contributions.

Medical benefits: 600 hours of paid employment in last 6 months, or 6 months at minimum wage; 200 hours in last quarter, or 120 hours in last month.

(No minimum qualifying period during 1st 3 months after entry into insurance.)

Benefits extended 12 months beyond date person no longer meets above qualifying conditions. (Extended indefinitely if long-term unemployed actively seeking employment.)

Sickness and Maternity Benefits

Sickness benefit: 50% of covered earnings (minimum, 41.55 francs a day; maximum, 189 francs a day) rising to 66 2/3% (minimum,

55.69 francs a day; maximum, 252 francs a day) after 30 days if 3 or more children.

Payable after 3-day waiting period for up to 12 months; extended up to 3 years if chronic or prolonged illness and special qualifying conditions met.

Maternity benefit: 1st and 2nd child, 84% of basic daily wage, payable for 6 weeks before and 10 weeks after confinement; 3rd and subsequent children, 8 weeks before and 18 weeks after confinement. Payable additional 2 weeks before confinement if complications and 2-12 weeks if multiple births.

Minimum: 41.77 francs a day; maximum, 317.52 francs a day.

Benefits payable in cases of live births or adoption.

Nursing benefit: Monthly allowance for nursing mother, or milk coupon (payable for 4 months).

Workers' Medical Benefits

Medical benefits: Cash refunds of part of medical expenses.

Includes general and specialist care, hospitalization, laboratory services, medicines, dental care, maternity care, appliances, and transportation.

Insured normally pays for services, and is reimbursed by local sickness fund for 75% of amounts provided for such services in negotiated and approved fee schedules (reimbursement rate for some services up to 100%, while actual rate in absence of agreed schedule may be below 75%).

Insured pays 31 francs a day for hospitalization "room and board" charges (disabled children, war, and work accident victims exempt). Services to women during 4 months before confinement reimbursed at 100%. Duration: No limit.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured person.

Following death of insured, medical benefits payable for 1 year or until youngest child's third birthday.

Wife of insured person also receives nursing benefit or milk coupons after childbirth.

Administrative Organization

Ministry of Social Affairs and Employment, general supervision. National Sickness Insurance Fund, coordination of regional funds and financial equalization; bipartite governing body.

Regional Sickness Insurance Funds, coordination of local funds; bipartite governing bodies.

Primary (local) Sickness Insurance Funds, registration of insured, payment of cash benefits, and refunds of medical expenses; bipartite governing bodies.

Contributions collected by joint collection agencies.

Work Injury

First law: 1898.

Current laws: 1946 and 1972 (agriculture).

Type of program: Social insurance system.

Coverage

Employed persons (general system covering about 72% of employees), vocational education students, and certain nonpaid

members of social service organizations.

Special systems for agricultural, mining, railroad, public utility, and public employees; seamen; nonagricultural self-employed; and agricultural self-employed.

Exclusion: Self-employed artisans (covered under sickness insurance program).

Source of Funds

Insured person: None.

Employer: Whole cost, through contributions varying with risk. Average, 3.73% of total payroll.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: During first 28 days, 50% of earnings; maximum, 680.40 francs a day. Thereafter, 66-2/3%; maximum, 907.20 francs a day.

Payable from day following incapacity for work.

Permanent Disability Benefits

Permanent disability pension: 100% of average earnings during last 12 months, if totally disabled, with minimum and maximum established by formula.

Constant-attendance supplement: 40% of pension; minimum, 59,736 francs a year.

Partial disability: Average earnings multiplied by 1/2 the percentage of incapacity for the portion of disability between 10% and 50%, and by 1-1/2 the percentage of incapacity for the portion above 50%. Lump sum payable if less than 10% incapacity.

Workers' Medical Benefits

Medical benefits: All necessary care, including medical treatment and surgery, hospitalization, medicines, appliances, rehabilitation, and transportation. Services paid for directly by fund, with no cost sharing by patient.

Survivor Benefits

Survivor pension: 30% of earnings of insured if under age 55, or 50% if age 55 or disabled. Payable to widow or widower.

Orphans: 15% of earnings for each of first 2 children under age 16 (17 if unemployed, 18 if apprentice, 20 if student or disabled), 10% for each additional child; or 20% each if full orphan.

Other dependent relatives: 10% of earnings each, up to maximum of 30%.

Maximum survivor pensions: 85% of earnings of insured.

Funeral grant: Cost of burial up to 5,670 francs.

Administrative Organization

Ministry of Social Affairs and Employment, general supervision. National Sickness Insurance Fund, administration of program at national level.

Primary Sickness Insurance Funds, payment of benefits.

Contributions collected by joint collection agencies.

Unemployment

First law: 1905.

Current laws: 1967 (legal extension of 1958 labor-management agreement on unemployment insurance), 1972 (guaranteed income for unemployed aged 60 and over), 1974 (agriculture), and 1984 (dual systems).

Type of program: Dual compulsory employee-employer and government-funded system.

Coverage

Unemployment insurance: Employed persons.

Exclusion: Domestic and seasonal workers.

Special systems for building and dock workers, merchant seamen, and aviators.

Solidarity program: Young job seekers; recently widowed, divorced, separated, or single women with 1 or more children; recently discharged military veterans; prisoners; apprentices; long-term unemployed having exhausted unemployment insurance.

Source of Funds

Insured person: 2.91% of monthly earnings between 11,340 and 45,360 francs (between 11,640 and 46,480 francs a month as of July 1, 1991).

Employer: 4.37% of payroll.

Government: Whole cost of solidarity program.

Maximum earnings for contribution and benefit purposes: 551,040 francs a year.

(Supplementary contributions by employer and employee for supervisory personnel.)

Qualifying Conditions

Unemployment insurance: Under age 60; for minimum coverage, 3 months of paid employment during last 12 months; for maximum coverage, 2 years of paid employment during last 3 years. At age 57.5 with 10 years' coverage and at least 1 year's unemployment, may claim benefits up to age 65.

Registered at employment office, capable of and available for work. Unemployment not due to voluntary leaving, misconduct, or refusal of suitable job offer.

Flat-rate allowances: Various categories aged 16 and over, unemployed 6-12 months.

Unemployment Benefits

Unemployment benefit: Basic allowance, 51.65 francs a day plus 40.4% of earnings (minimum, 124.95 francs). Maximum duration of benefit: 3 months if 3 months' contribution; 15 months (21 months if over age 50) if 6 months' contribution; 30 months (45 months if over age 50) if 12 months' contribution; and 45 months (60 months if over age 55) if 24 months' contribution.

For persons with longer coverage, benefits are as follows: Below age 50, 85% of overall benefit paid in initial period, reduced to 85% of previous benefit level every 6 months; from age 50 to age 55, 90% of overall benefit, reduced to 81% every 9 months; over age 55, no reduction.

Termination allowance: 79.63 francs a day (110.37 francs if above age 55, 20 years' coverage, and unemployed 1 year).

Solidarity benefit: From 69.45 to 99.74 francs a day, depending on age, years of coverage, or family situation.

Flat-rate allowance: 25 to 50 francs a day up to 365 days.

Administrative Organization

Ministry of Health and Social Security, general supervision.
Employment organizations (UNEDIC-ASEDIC) with bipartite (management-labor) governing bodies, administration of unemployment insurance and payment of unemployment insurance benefits.

Municipalities may handle disbursement of allowances in localities where neither of above organizations maintains offices.

Family Allowances

First law: 1932.

Current laws: 1946 as amended through 1984, 1986 (child care benefit); 1988 (minimum integration income).

Type of program: Universal system.

Coverage

Family allowances: Families with 2 or more children.

Family supplement: Resident families with 1 or more children.

Prenatal allowance and birth grant: Resident mothers.

Guaranteed minimum family income: Resident families with 3 or more dependent children.

Minimum integration income: Legal resident (3 years for foreigners) age 25 or older (under age 25 if student or parent of 1 or more dependent children) whose resources are under the minimum wage and who agrees to follow social or professional reintegration program.

Special systems for agricultural, railroad, and public utility employees.

Source of Funds

Insured person: None (except self-employed who pay 7% of total earnings).

Employer: 7% of payroll.

Government: None.

Qualifying Conditions

Family allowances: Child must be under age 16 (17 if earnings not greater than 55% of legal minimum wage; 20 if apprentice, student, disabled, or girl working at home).

Young child allowance: Under age 3. Income-tested. Prescribed medical examination.

Family supplement: 3 or more children over age 3.

Guaranteed minimum family income: At least 3 dependent children.

Single parent allowance (income-tested): Single person caring for 1 or more children.

Parental "education" allowance: Parent who stops work to raise 3rd or subsequent child; employed 24 months during 10 years preceding birth or adoption.

Child care benefit: Children under age 3, if parents are working and pay for home child care.

Family Allowance Benefits

Family allowances: 32% of "base wage" (1,905.20 francs a month for 2nd child, 73% for 3rd, 114% for 4th, and 41% for 5th and for each other child; plus 9% per child age 10-15, 16% if over age 15.

Family supplement (income-tested): 794 francs a month.

Young child allowance: 46% of "base wage" for 9 months, beginning with 4th month of pregnancy; up to 32 months--1 allowance per family (income-tested).

Single parent allowance: 150% of "base wage" plus 50% per child for 1 year (up to 3 years for the youngest child).

Parents "education" allowance (for upbringing): 2,716 francs a month if total cessation of work; 1,358 francs if work reduced by 50%. Payable up to 36 months--1 allowance per family. Allowances adjusted annually for cost-of-living changes.

Child care benefit: 2,000 francs a month.

Guaranteed minimum family income: Varies with family income and number of children.

Family support allowance: 22.5% of "base wage" (1,848.40 francs) a month per orphan (or to single mother), or 30% if full orphan.

Administrative Organization

Ministry of Health and Social Security, general supervision.

National Family Allowances Fund, coordination of funds and financial equalization; bipartite governing body.

Contact—G. Ricardo Campbell—202--282-7173

Old Age, Disability, Death

First law: 1963.

Current law: 1975.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 250 francs.

Coverage

Employed persons.

Special system for public employees.

Separate system for self-employed and state workers under contract.

Source of Funds

Insured person: 2.5% of earnings.

Employer: 4.5% of payroll.

Government: None.

Maximum earnings for contribution and benefit purposes: 1,500,000 francs a month.

Qualifying Conditions

Old-age pension: Age 55 (50 if "prematurely aged"). 20 years of insurance and 120 months of contribution during last 20 years.

(Qualifying conditions for those insured since May 1, 1964, are 60 months of contribution during last 10 years.)

Retirement from paid employment.

Disability pension: Loss of 2/3 earning capacity. 5 years of insurance and 30 months of contribution during last 5 years.

(Waived for currently employed workers if nonoccupational accident; if occupational accident, see Work Injury.)

Survivor pension: Deceased had 120 months of contribution, met contribution condition for pension, or was pensioner at death.

Payable abroad under reciprocal agreement only.

Foreign workers who permanently leave country may receive reimbursement of their contributions.

Old-Age Benefits

Old-age pension: 40% of average earnings during last 3 or 5 years (whichever is higher). Increment of 1% of earnings for each 12 months of contribution beyond 240 months.

Minimum pension: 80% of highest minimum wage.

Old-age settlement: Lump sum equal to 50% of average monthly earnings for every six months of contribution, if ineligible for pension.

Permanent Disability Benefits

Disability pension: 60% of old-age pension payable as if worker had worked until age 55.

Minimum pension: 60% of highest minimum wage.

Survivor Benefits

Survivor pension: 50% of old-age pension of insured to nonworking or disabled widow; also payable to dependent disabled widower.

If more than one widow, 50% is divided equally.

Orphans: 20% of insured's pension for each orphan; 35% if full orphan or mother ineligible for widow's pension.

Maximum survivor pensions: 85% of insured's pension.

Survivor settlement: Lump sum equal to 100% of regular monthly old-age pension of insured for every 6 months of contribution, if ineligible for survivor pension.

Administrative Organization

Ministry of Social Affairs, Social Security, and Welfare, general supervision. National Social Security Fund, administration of contributions and benefits.

Sickness and Maternity

First law: 1952.

Current laws: 1975 (maternity) and 1976 (pharmaceuticals).

Type of program: Social insurance system. Maternity and medical benefits only.

Coverage

Employed women, maternity benefits.

Employed persons and their dependents, medical benefits.

Separate system for self-employed, state workers under contract, and the indigent.

Source of Funds

Insured person: None.

Employer: 2% of payroll for pharmaceuticals and 2% for hospitalization, 0.6% for medical evaluations. Also, see contribution to family allowance program below.

Government: None.

Maximum earnings for contribution and benefit purposes: 1,500,000 francs a month.

Qualifying Conditions

Maternity benefits: Women in insured employment for at least 4 months.

Medical benefits: No minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefits: None under insurance (1962 labor code requires employers to provide paid sick leave).

Maternity benefits: 50% of earnings.

Also, free maternity care.

Payable for up to 6 weeks before and 8 weeks after confinement (extended to 11 weeks if complications).

Workers' Medical Benefits

Medical benefits: Medical services provided by hospitals and dispensaries operated by National Social Security Fund, and by other participating establishments.

Includes hospitalization, inpatient and outpatient treatment, and pharmaceuticals.

(1962 labor code requires employers to provide certain medical services.)

Dependents' Medical Benefits

Medical benefits for dependents: See family allowances below.

Administrative Organization

Ministry of Social Affairs, Social Security, and Welfare, general supervision. National Social Security Fund, administration of program; managed by tripartite board.

Work Injury

First law: 1935.

Current law: 1975.

Type of program: Social insurance system.

Coverage

Employed persons, including members of cooperatives, apprentices, and students. Also, certain categories of self-employed persons.

Separate system for self-employed and state workers under contract.

Source of Funds

Insured person: None.

Employer: 3% of payroll.

Government: None.

Maximum earnings for contribution and benefit purposes: 1,500,000 francs a month.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefits : 100% of earnings received by worker during 30 days preceding accident. Payable from day after injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For total disability, 100% of average earnings.

Partial disability: Average earnings multiplied by 1/2 the degree of incapacity for the portion of disability between 10% and 50%, and by 1-1/2 the degree of incapacity for the portion above 50% .

Lump sum payable if disability 10% or less.

Constant-attendance supplement: 40% of pension.

Workers' Medical Benefits

Medical benefits : Medical, dental, and surgical care; hospitalization, medicines, appliances, laboratory services, X-rays, rehabilitation, and transportation.

Survivor Benefits

Survivor pension : 30% of earnings of insured. Payable to widow or widower.

Orphans: 15% of earnings of insured each for 1st and 2nd orphan, 10% for each other. Dependent parents and grandparents: each receives 10% of earnings of insured.

Maximum survivor pensions: 85% of earnings of insured.

Survivor settlement: Lump sum equal to 6 months' earnings of deceased, payable to nearest relative, if no survivors qualify for pension.

Funeral grant: Lump sum covering cost of burial. Maximum, 8 times average monthly earnings of insured.

Administrative Organization

Ministry of Social Affairs, Social Security, and Welfare, general supervision.

National Social Security Fund, administration of program.

Family Allowances

First law: 1956.

Current law: 1975.

Type of program: Employment-related system.

Coverage

Employed persons with 1 or more children and pensioners caring for child born before retirement. Special system for public employees.

Separate system for self-employed, state workers under contract, and the indigent.

Source of Funds

Insured person: None.

Employer: 8% of payroll.

Government: None.

Maximum earnings for contribution and benefit purposes: 1,500,000 francs a month. Above contributions also finance maternity benefits.

Qualifying Conditions

Family allowances: Child must be under age 16 (17 if apprentice, 20 if student or disabled).

Parent must have had 4 consecutive months of employment and be currently working 20 days a month (or be widow of beneficiary).

Prenatal allowance: Must undergo regular medical examinations, as specified in law.

Family Allowance Benefits

Family allowances: 3,000 francs a month for each child.

Prenatal allowance: 13,500 francs, paid in 2 installments.

Birth grant: Lump sum of 8,000 francs for each birth, and layette.

School allowances: 10,000 francs per year to dependent primary, secondary, or technical school students. Some maternal and child health and welfare services also provided.

Administrative Organization

Ministry of Social Affairs, Social Security, and Welfare, general supervision.

National Social Security Fund, administration of program; managed by tripartite board and director-general.

Contact—Leif Haanes-Olsen—202-282-7284

Old Age, Disability, Death

First and current law: 1981.
Type of program: Provident fund system (lump-sum benefits only).
Exchange rate: U.S.\$1.00 equals 7.06 dalasi.

Coverage

Employed persons in private sector.
Exclusion: Members of existing private pension plans.
Special system for public employees.

Source of Funds

Insured person: 5% of earnings.
Employer: 10% of payroll.
Government: None.

Qualifying Conditions

Old age grant: Age 55.
Voluntary retirement: Age 45 if no employment for 2 years preceding application.

Old-Age Benefits

Old-age grant: Lump sum equal to total employer and employee contributions plus accrued interest.

Permanent Disability Benefits

Disability grant: Lump sum equal to total employer and employee contributions plus accrued interest.

Survivor Benefits

Survivor grant: Lump sum equal to total employer and employee contributions plus accrued interest. Payable to nominated survivors.

Administrative Organization

Social Security and Housing Finance Corporation, administration of program.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 50% of earnings; maximum benefit, 60 dalasi a month (reduced rates payable for partial disability). Payable after 5-day waiting period until recovery or certification of permanent disability grant. Benefit commuted to lump sum if beneficiary leaves the country.

Permanent Disability Benefits

Permanent disability benefit: Lump sum of 48 months' earnings, if totally disabled. Maximum benefit, 5,000 dalasi.
Constant-attendance supplement: 25% of grant.
Partial disability: Smaller lump-sum amounts, according to schedule in law.

Workers' Medical Benefits

Medical benefits: Medical, surgical, hospital, and nursing care, and medicines up to 500 dalasi; also appliance expenses up to 250 dalasi.

Survivor Benefits

Survivor benefit: Lump sum of 30 months' earnings of insured. Maximum, 3,000 dalasi.
Payable to dependents of deceased; reduced amounts if survivors were only partially dependent on insured.

Administrative Organization

Department of Labor, enforcement of law.
Employers may insure liability with private insurance companies.

Contact—Alexander Estrin—202-282-7116

Sickness and Maternity

(Medical services available to population in government health centers and hospitals at nominal charge.)

Work Injury

First and current law: 1940.
Type of program: Employer liability/compulsory insurance with private carrier.

Coverage

Employed persons. Exclusions: Salaried employees whose earnings exceed 2,500 dalasi a year, casual workers, and family labor.

Source of Funds

Insured person: None.
Employer: Whole cost, through direct provision of benefits or insurance premiums.
Government: None.

Old Age, Disability, Death

First law: 1889.

Current laws: 1911 (insurance code), 1957, and 1973.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 1.48 marks.

NOTE: Following the unification of the Federal Republic of Germany (FRG) and the German Democratic Republic (GDR), on October 3, 1990, the social security system of the FRG remained in force while the system of the GDR continued to apply on an interim basis within the former GDR territory. Subject to certain transitional provisions, the FRG and GDR systems were merged effective January 1, 1992. In the discussion that follows, provisions applicable in the new Eastern states as of January 1, 1991, will be noted after the corresponding FRG provisions and will be preceded by the designation "E-". Pensions awarded under the provisions of the GDR system prior to reunification continue to be paid, and in some transitional cases the old GDR benefit formula continues to be used. The GDR provisions in effect immediately prior to reunification are therefore summarized at the end of this section.

Coverage

Employed persons, apprentices, and unemployment beneficiaries. Separate systems for wage earners and salaried employees, with identical provisions.

Special systems for self-employed persons, miners, artists, public employees, and farmers.

Self-employed may opt out of coverage. Voluntary affiliation for others currently exempt from compulsory insurance, including nonworking housewives, German citizens residing abroad, and aliens with long-term residence in Germany.

Source of Funds

Insured person: 8.85% of earnings (none if earnings below DM 610 (E-DM 280) a month; self-employed, 17.7%.

Employer: 8.85% of payroll (17.7% if employee earns below DM 610 a month (E-DM 280).

Government: Annual subsidy (about 14.6% of total cost of pension insurance), plus 17.7% of insured's contributions during maternity leave and unemployment.

Maximum earnings for contribution purposes: DM 78,000 a year (E-DM 36,000); minimum, DM 450 a month (E-DM 220).

Qualifying Conditions

Old-age pension: Age 63 with 35 years of coverage, or 65 with 5 years; or age 60 with 15 years of coverage and unemployed 1 year in last 18 months (if in covered work 8 out of last 10 years); or woman with 15 years of coverage including 10 years of covered work in last 20.

Work must be limited up to age 65. Age 63-65 retirees may earn no more than DM 1,000 a month nor work more than 2 months a year, age 60-63 retirees no more than DM 480 a month nor work more than 2 months a year.

(E-age 65 for men, age 60 for women). Benefits reduced 30% to aliens while residing abroad, except under agreement.

Disability pension: Incapacity for any gainful activity (general disability), or 50% reduction of earning capacity in usual occupation

(occupational disability). Total of 60 months coverage and 36 months of contribution out of last 5 years. (E-minimum loss of 2/3 capacity).

Minimum income pension: 25 years covered employment.

(E-minimum benefit with eligibility for old age pension and less than 15 years of coverage).

Survivor pension: Deceased had 60 months of coverage or was pensioner at death. (E-Deceased met requirements for a pension. Widow must be age 60, widower age 65. Payable earlier if disabled or raising children).

Old-Age Benefits

Old-age pension: 1.5% of worker's assessed wages times years of coverage (including credited periods of incapacity, unemployment, schooling after age 16). Deferred pension increment: 0.6% per month worked between ages 65 and 67.

"Assessed wages" represent ratio of worker's earnings to national average earnings over period of coverage, multiplied by current "general computation base." Latter is changed annually and corresponds to national average wage in prior calendar year.

As of January 1, 1991, the computation base was: DM 33,149.

(For computation purposes, annual earnings of low-income workers with 25 years' coverage raised to 75% of national average covered wages for 1957-72.)

(E-Pension equals 1% of the average wage during the last 20 years for each year of coverage.)

Adjustment of pensions: See disability pension.

Permanent Disability Benefits

Disability pension: For general disability 1.5%, for occupational disability 1%, of worker's assessed wages times years of insurance. (See old-age pension for computation.)

If disability occurs before age 55, pension computed as though worker insured up to age 55.

(E-same as old-age pension in eastern Germany).

Adjustment: Pensions usually adjusted annually according to wage changes.

Survivor Benefits

Survivor pension: 100% of insured's general disability pension payable for 3 months. Thereafter, 60% of general disability pension if age 45, disabled, or caring for at least 1 child; otherwise 60% of occupational disability pension. Payable to widow or widower.

(E-Widow or widower's benefit equals 60% of the worker's disability pension, payable without minimum benefit for 2 years.

Shorter period if receiving own benefit).

Orphans: 10% of insured's general disability pension plus child supplement of DM 152.90 a month. Full orphan, 20% of insured's general disability pension plus 10% of monthly general computation base, for each child under age 18 (25 if student or disabled). Payable to orphan age 18-25 if apprentice and income less than DM 1,000 a month.

Maximum survivor pensions: 100% of general disability pension of insured.

Death grant (under sickness insurance): DM 2,100 on death of the insured; DM 1,050 for death of a family member.

Administrative Organization

Federal Ministry of Labor and Social Affairs, general supervision.
23 state and 2 special insurance institutes, administration of wage earners' program; Federal Salaried Employees' Insurance Institute, administration of salaried employees' program.

Sickness funds collect contributions.
(E-Transitional Social Security Office).

Sickness and Maternity

First law: 1883.

Current laws: 1911 (insurance code) and 1927 (maternity benefits).

Type of program: Social insurance system. Cash and medical benefits.

Coverage

All wage earners, apprentices, unemployment beneficiaries, salaried employees and some categories of self-employed persons earning up to DM 58,500 a year (E-DM 27, 000). Pensioners and students covered for medical benefits.

Special systems for miners, artists, public employees, and self-employed farmers.

Voluntary coverage for salaried employees earning more than DM 58,500 (E-DM 27,000) a year and some groups earning less.

Source of Funds

Insured person: 4.0% to 23.2% of covered earnings, according to fund (no contribution if earnings less than DM 610 a month).

Pensioners contribute 6.4% of pension (6.1% after July 1, 1991). Average 6.4%.

Employer: 4.0% to 23.2% of payroll (up to earnings ceiling), according to fund (8.0% to 19.6% for employees earning less than DM 610 a month). Average 6.4%.

Government: Subsidy for maternity grants and cost of maternity leave; benefits for unemployed and persons in authorized training; also subsidy for miners', retired farmers', and students' health benefits. Pension system also contributes toward pensioners' medical coverage.

Maximum earnings for benefit and contribution purposes: DM 58,500 (E-DM 27,000) a year. (Adjusted annually to 75% of pension contributions ceiling.)

Qualifying Conditions

Cash sickness and medical benefits: Membership in sickness fund.

Cash maternity benefits: 12 weeks of insurance, or continuous employment relationship from 10th to 4th month preceding confinement; must be working or excused from work 6 weeks prior to expected confinement.

No minimum employment period for entitlement to medical benefits (except for intensive care needs) and maternity grant.

Sickness and Maternity Benefits

Sickness benefit: Employer pays full wage or salary for first 6 weeks. Thereafter, sickness funds pay 80% of covered earnings for up to 78 weeks in 3 years. Maximum benefit DM 152.50 per week.

Maternity benefit: 100% of covered earnings payable 6 weeks before and 8 weeks after confinement at the same rate as sickness benefit.

Maternity grant: DM 150 or more for each birth, according to fund. Sickness funds provide paid leave up to 5 days a year per sick child under age 8 requiring care by insured, and paid help during hospitalization of insured or spouse if needed for child under age 8 in household.

Workers' Medical Benefits

Medical benefits: Benefits provided to patients by doctors, hospitals, and druggists under contract with and paid by sickness fund.

Includes comprehensive medical and dental care, preventive examinations and treatment, lab tests, maternity care with midwife or doctor, hospitalization, surgery, appliances, prescribed medicines, and transportation costs above DM 5. Co-payment required for medicines of DM 3 (E-DM 1). Totally disabled receive home health care or a monthly payment of DM 400. Some funds provide additional benefits.

Duration: No limit. Home care for the totally disabled is limited to 4 weeks per year.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured.

Female dependents receive lump-sum maternity grant of DM 150 for each birth.

Administrative Organization

Federal Ministry of Labor and Social Affairs, general supervision. Federal Insurance Institute, supervision of federal health insurance. State insurance institutes enforce law and regulations in each State. Administration of contributions and benefits by sickness funds, usually organized by locality, some by enterprise or occupation; funds managed by elected representatives of insured persons and employers, and joined into federations at the State and national level. Regional physicians' associations contract with funds on annual lump-sum payment to provide care for insured. Lump sum apportioned to participating doctors on fee-for-service basis. Inpatient care provided by salaried hospital staff.

Work Injury

First laws: 1884 (work accidents) and 1925 (occupational diseases).

Current law: 1963.

Type of program: Compulsory insurance with semiprivate carrier.

Coverage

Employed persons, most categories of self-employed, apprentices, students, children in kindergarten, and family helpers. Special system for public employees.

Source of Funds

Insured person: None.

Employer: Contributions varying according to risk. Average contribution, 1.36% of payroll.

Government: Subsidy to agricultural accident insurance fund and for coverage of students and children in kindergarten.
Maximum earnings for benefit purposes: DM 120,000 a year.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: Same as for ordinary sickness, including payment by employer for first 6 weeks. Thereafter, payment is assumed by the accident insurance fund.
Payable from day after injury to recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: 66 2/3% of latest year's earnings, if totally disabled.

Supplement for severely disabled (earnings capacity loss of 50% or more) with no other pension: 10% of basic pension.

Constant attendance supplement: DM 473-DM 1,893 a month.

Partial disability: Percent of full pension corresponding to earnings capacity loss if 20% or more.

Workers' Medical Benefits

Medical benefits: Comprehensive care, rehabilitation, and appliances. Usually financed by sickness fund; severe injuries financed by accident fund.

Survivor Benefits

40% of earnings of insured if age 45, disabled, or caring for a child; otherwise 30% of earnings. Payable to widow or widower. Income over a certain limit offset against benefits.

Orphans: 20% of earnings for each orphan under age 18 (25 if student or disabled), or 30% if full orphan. No benefit payable if age 18 and wages from apprenticeship over DM 1,000 a month.

Parents and grandparents (if needy): 20% of earnings of insured if single beneficiary, 30% if couple.

Maximum survivor pensions: 80% of earnings of the insured.

Death grant: Lump sum of one month's earnings, minimum of DM 400.

Administrative Organization

Federal Ministry of Labor and Social Affairs, general supervision.
Federal Insurance Institute, direct supervision. State supervision of state-based accident insurance funds.

Industrial and agricultural accident insurance funds, autonomous associations managed by elected employer and employee representatives, act as insurance carriers and administer the program. Employer must affiliate with association for his industry and region. Special accident insurance carriers for public employees.

Unemployment

First law: 1927.

Current law: 1969.

Type of program: Compulsory insurance system.

Coverage

Employed persons, including agricultural workers and homeworkers; also apprentices and trainees.

Exclusions: Casual and family labor.

Source of Funds

Insured person: 2.15% of earnings (none if earnings below 10% of ceiling).

Employer: 2.15% of payroll (4.3% for employees with earnings below 10% of ceiling, 3.4% after April 1, 1992).

Government: Subsidies under employment promotion law and for any deficit; also cost of unemployment assistance and social insurance contributions for unemployed.

Maximum earnings for contribution and benefit purposes: DM 78,000 a year (E-DM 36,000).

Qualifying Conditions

Unemployment benefits: 360 days of insured employment in last 3 years (180 days for seasonal workers).

Registered at employment office, capable of and available for work; working less than 18 hours a week.

Unemployment not due to voluntary leaving, misconduct, participation in strike, refusal of suitable job offer, training or retraining (disqualification up to 12 weeks). Construction workers eligible for special benefits when bad weather precludes work. Special payments available for workers placed on short work week by their employer under specified conditions.

Unemployment Benefits

Unemployment benefit: 68% (63% if single) of after-tax earnings. Payable from 1st day for 78 to 832 weekdays (up to 28 weeks if over age 49); according to duration of insured employment and age.

Unemployment assistance (means-tested): 58% (56% if single) of previous after-tax earnings payable to workers ineligible for regular benefits, and after exhaustion of regular benefits. No limit on duration, but annual qualifying examinations.

Maintenance allowances provided during vocational training, and rehabilitation for work.

Administrative Organization

Federal Ministry of Labor and Social Affairs, general supervision.
Federal Institute for Labor, autonomous administration of benefits and employment service through regional and local offices. Institute and offices managed by tripartite board and committees.
Sickness funds collect contributions. Special federal administration of public employees' funds.

Family Allowances

First law: 1954.

Current law: 1974.

Type of program: Universal system.

Coverage

Residents with 1 or more children.

Special provisions for foreign workers with children living abroad.

Source of Funds

Insured person: None.
Employer: None.
Government: Whole cost.

Qualifying Conditions

Family allowances: Child must be under age 16 (under age 21 if unemployed, registered with an employment office and not in occupational training, 27 if student, no limit if disabled). Regular family allowance requires proof of school attendance.

Family Allowance Benefits

Family allowances: DM 50 a month for 1st child (DM 65 effective July 1991), DM 70-130 for 2nd, DM 140-220 for the 3rd child and DM 140-240 for each subsequent child. Higher for families with income below annually adjusted ceiling.
 (Lower rates may be paid if children reside in countries where cost of living is lower.)

Administrative Organization

Federal Ministry of Labor and Social Affairs, general supervision.
 Federal Institute for Labor, administration of allowances, through regional and local offices.

Former German Democratic Republic

Old Age, Disability, Death

First law: 1889.
 Current law: 1979 and 1984.
 Type of program: Social insurance system.
 Note: The old-age, survivor and disability sections of the former GDR program are being phased out. The GDR law before reunification is being included for reference purposes since many residents in the former GDR are receiving benefits under these provisions.

Coverage

Employed persons (including most public employees), students, and apprentices. Special systems for miners, railway and postal employees, workers in cooperatives, and self-employed persons.
 Exclusion: Part-time workers earning less than 75 marks a month.
 Voluntary supplemental system for workers earning over 600 marks a month.

Source of Funds

Insured person: 10% of earnings (special rates for workers in cooperatives, students, and family labor); self-employed normally pay 20% of income.
Employer: 12.5% of payroll (mining employers, 22.5%).
Government: Any deficit.
 Maximum earnings for contribution and benefit purposes: 600 marks a month.
 Above contributions also finance sickness, maternity, work-injury, and unemployment benefits.

Qualifying Conditions

Old-age pension: Age 65 (men) or 60 (women); miners age 50-65, according to length of employment. 15 years of insurance (5 years if miner or age 50 when first covered), and insurance during 2/3 of period since first entry (rights maintained by payment of monthly fee). Women with 5 or more years of insurance get credit for 1 extra year per child reared after the 3rd. Retirement unnecessary.

Disability pension: Loss of 2/3 of earning capacity. Insurance in last 5 years; otherwise insurance during half of period from age 16 to onset of disability.

Women who have borne 5 or more children entitled to minimum pension at age 60 or if disabled, regardless of work record.

Survivor pension: Deceased was pensioner or met insurance requirements for disability pension at death.

Old-Age Benefits

Old-age pension: 140 marks, plus 1% of average monthly covered earnings (2% for miners, 1.5% for workers in postal, railroad, health, and social service sectors) during last 20 years times years of insurance (women get credit for 1 extra year per child; 3 years per child if 3 or more).

Minimum pension: 300 marks a month (370 marks if 45 years of insurance or for mother with at least 15 years of insurance who raised 5 or more children).

Dependents' supplements: 150 marks a month for spouse age 60, disabled, or caring for child under age 3 or 2 children under age 8; and 45 marks a month for each child under age 16 (or student).

Constant-attendance supplement: 20 to 240 marks a month according to degree of incapacity.

Permanent Disability Benefits

Disability pension: 140 marks, plus 1% of average monthly covered earnings (2% for miners) during last 20 years times years of insurance after 1946 (women get credit for 1 extra year per child reared); 0.7% for prior years. Years under age 65 at onset of disability are credited as 70% of full years.

Minimum pension: 300 marks a month (370 marks if 45 years of insurance).

Dependents' supplements: 150 marks a month for spouse age 60, disabled, or caring for child under age 3 or 2 children under age 8; and 45 marks a month for each child under age 16 (or student).

Constant-attendance supplement: 20 to 240 marks a month according to degree of incapacity.

Survivor Benefits

Survivor pension: 60% of basic pension of insured for widow age 60, disabled, or caring for child. Also payable to disabled or aged widower. Minimum pension, 300 marks a month.

Orphans: 30% of pension of insured for each orphan under age 16 (or student), or 40% if full orphan.

Minimum pension per orphan, 130 marks a month or 180 marks if full orphan.

Maximum survivor pensions: 100% of pension of insured.

Funeral grant: Lump sum of up to 400 marks, according to insured's earnings, for death of worker; lesser amounts for death of family members.

GERMANY

Administrative Organization

Since reunification, the Transitional Insurance Office has handled payment of benefits.

Contact—Peter Puidak—202-282-7294.

Old Age, Disability, Death

First law: 1965.

Current law: 1991.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 344.0 cedis.

Coverage

Employed persons. Self employed persons have option to join. Voluntary affiliation for persons covered under previous discontinued program. Special system for members and officers of the armed forces.

Source of Funds

Insured person: 5% of earnings. Self-employed, 17.5% of income.

Employer: 12.5% of payroll.

Government: None.

Qualifying Conditions

Old-age benefit: Age 60 (55-59 with reduction, unless work is in underground mine, steel mill, or other hazardous employment) with minimum contribution of 240 months.

Old-age grant payable to workers who lack sufficient contributions for old-age pension.

Disability benefit: Permanent incapacity for any gainful employment; 12 months contributions within last 36 months.

Survivor benefit: Death of insured person before age 72.

Old-Age Benefits

Old-age benefit: Minimum pension, 50% of average annual salary for 3 highest years' earnings; increased by 1.5 percentage points for each 12 months of contribution beyond 240 months. Maximum pension, 80% of average earnings of members with earnings in the top 5 percent. Workers may take 25% of pension as a lump sum. Old-age grant for non-qualifying contributors: Lump sum equal to refund of contributions plus interest equal to 50% of prevailing government treasury rate.

Permanent Disability Benefits

Disability benefit: Same as old-age benefit.

Survivor Benefits

Survivor benefit (payable to nominated dependents): If deceased was pensioner with 240 months contribution, lump sum benefit computed on present value of pension up to age 72. If deceased with 240 months of contribution was not a pensioner, a lump sum benefit is payable equal to present value of 12 years' pension; if deceased had less than 240 months contribution and was not a pensioner, lump sum benefit equal to present value of 12 years' pension. ("Present value" of pension computed using prevailing Bank of Ghana treasury bill rate.)

Administrative Organization

Ministry of Finance and Economic Planning, general supervision. Social Security and National Insurance Trust, administration of programs through tripartite management board.

Sickness and Maternity

Sickness and Maternity Benefits

No statutory benefits. Employers provide medical care for employees and dependents through collective agreements.

Work Injury

First law: 1940.

Current law: 1987.

Type of program: Employer liability/compulsory insurance with private carrier.

Coverage

Employed persons.

(Earnings ceiling has been abolished.)

Source of Funds

Insured person: None.

Employer: Whole cost, through direct provision of benefits or insurance premiums.

Government: None.

Qualifying Conditions

Work-injury benefits: Minimum qualifying period is 6 months.

Temporary Disability Benefits

Temporary disability benefit: Periodic payment of difference in earnings before accident and actual or potential earnings after accident. Payable after 5-day waiting period for up to 24 months at the discretion of the Chief Labour Officer.

Permanent Disability Benefits

Permanent disability benefit : Lump sum of 96 months' earnings at time of injury, if totally disabled.

Constant-attendance supplement: 25% of total disability benefit.

Partial disability: Smaller lump-sum amounts, according to schedule in law.

Workers' Medical Benefits

Medical benefits: Medical, surgical, hospital, and nursing care; medicines and appliance expenses up to specified amounts.

Survivor Benefits

Survivor benefit: Lump sum of 60 months' earnings at time of injury. Payable to dependents of deceased; reduced amounts if only partial dependents survive.

Administrative Organization

Labor Department, Ministry of Mobilization and Social Welfare, enforcement of law.

Employers may insure liability with private insurance companies.

Contact—Alexander Estrin—202-282-7116

Old Age, Disability, Death

First law: 1934.

Current laws: 1951 and 1981 (special noncontributory old-age pension) and 1990.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 151.7 drachmas.

Coverage

Employees in industry, commerce, and related occupations and certain urban self-employed workers. Employees affiliated with approved occupational and establishment funds providing equivalent benefits are exempt from general system.

Special systems for agricultural workers, public employees, and tradesmen and craftsmen.

Voluntary coverage for Greeks living abroad, and for workers with a minimum of 2,700 days of coverage.

Source of Funds

Insured person: 5.25% of earnings (5.75% as of 1/7/91); 7.45% if in arduous or unhealthy employment (7.95% as of 1/7/91).

Employer: 10.50% of payroll (11.50% as of 1/7/91); 11.90% if in arduous or unhealthy employment (12.90% as of 1/7/91).

Government: Law authorizes annual contribution, as needed; plus whole cost of special noncontributory old-age pension.

Maximum earnings for contribution and benefit purposes: 4,175,500 drachmas a year (i.e., 14 monthly salaries of 298,500 drachmas) (adjusted every year for changes in earnings of civil servants).

Qualifying Conditions

Old-age pension: Age 65 (men) and 60 (women) with 4,050 days of contribution; age 60 (men) and 55 (women) with 4,050 days of contributions of which at least 3,240 in arduous or unhealthy employment; age 62 (men) and 57 (women) and 10,000 days of contribution, including at least 1,000 days in last 10 years, or age 58 (women) and 10,500 days of contribution; age 55 (women with dependent children) and 5,500 days of contribution.

Reduced pension: Age 60 (men) and 55 (women) with 4,050 days of contribution, including 100 days in each of the 5 years preceding retirement, or age 56 and 10,500 days of contribution; age 50 (women with dependent children) and 5,000 days of contribution.

Benefit is suspended if retirement earnings exceed 35 times minimum wage of unskilled worker. (35 times 116 drachmas as of Jan 1, 91.)

Payable abroad under reciprocal agreement.

Disability pension: Loss of 80% of normal earning capacity.

Minimum period of contributions required varies from 300 to 4,050 days depending on age at which disability starts.

Partial pension, loss of 50% to 79% of normal earning capacity.

Survivor pension: Deceased met disability contribution requirement or was pensioner or eligible for pension at death.

Old-Age Benefits

Old-age pension: 30% to 70% of average earnings during last 5 years, varying inversely with earnings level, according to 25 wage classes, plus 1% of earnings for each 300 days of contribution

between 3,300 and 7800 days increasing and 1.5 to 2.5% (depending on earnings level) for each 300 days beyond 7800.

Minimum pension, 64,860 drachmas a month (67,460 as of 1/7/91), increased by 1.5% for each dependent.

Pension reduced 0.5% for each month of early retirement.

Dependents' supplements: 4,860 drachmas a month for nonworking wife or dependent disabled husband (5,060 as of 1/7/91); 3,240 drachmas for each child up to 3 (3,370 as of 1/7/91).

Maximum pension: Earnings on which pension has been calculated.

Schedule of payments: 14 per year.

Adjustment: Pensions indexed to salaries of civil servants.

Permanent Disability Benefits

Disability pension: Same as for old-age pension, including supplements.

Minimum pension, 64,860 drachmas a month.

Constant-attendance supplement: 50% of pension.

Partial disability: 75% of full pension if earning capacity impaired less than 80% but more than 67%; 50% of full pension for lesser disabilities involving a loss of at least 50% of earning capacity.

Schedule of payments: 14 per year.

Survivor Benefits

Survivor pension: 70% of pension of insured, payable to widow or dependent disabled widower. Married 6 months (2 years if deceased was pensioner; waived if accidental death or child born from marriage).

Orphans: 20% of pension of insured, or 60% for first full orphan, if under age 18 (24 if student, no limit if disabled).

Grandchild or parent (in absence of above): 20% of pension, or 40% if widowed mother.

Maximum survivor pensions: 100% of pension of insured, or 80% if spouse not a survivor. Minimum: 58,370 drachmas a month (60,710 as of 1/7/91).

Funeral grant (under sickness insurance): Lump sum of 80,620 drachmas.

Schedule of payments: 14 per year.

Administrative Organization

Ministry of Social Services, general supervision.

Social Insurance Institute, administration of program through branch offices for most covered workers; managed by governor and tripartite governing body.

Numerous special occupational and establishment funds administer programs for workers exempt from general system.

Sickness and Maternity

First law: 1922.

Current laws: 1951 and 1984 (National Health Service being implemented, details not shown).

Type of program: Social insurance system.

Coverage

Employees in industry, commerce, and related occupations and certain urban self-employed workers. Pensioners also covered for

medical benefits. Employees affiliated with approved occupational and establishment funds with equivalent benefits exempt from general system. Special systems for agricultural workers (noncontributory old-age pensioners covered for medical benefits) and public employees.

Source of Funds

Insured person: Cash benefits, 2.25% of earnings. Pensioner, 4% of pension.

Employer: Cash benefits, 4.50% of payroll.

Government: Law authorizes annual contribution, as needed.

Maximum earnings for contribution and benefit purposes: 4,175,500 drachmas a year.

Qualifying Conditions

Cash sickness benefits: 300 days of contribution in either past 2 years or previous 30 months, excluding the last 3 months prior to the onset of sickness.

Cash maternity benefits: 200 days of contribution in last 2 years.

Medical benefits: 50 days of contribution in last year (25 days if nonoccupational accident) or pensioner.

Sickness and Maternity Benefits

Cash sickness benefit: 50% of earnings, plus 10% of benefit for each dependent. Maximum benefit, 4,020 drachmas a day.

Payable after 3-day waiting period for up to 360 days.

During 1st month, employer pays difference between cash benefit and worker's earnings. Payable for additional 360 days if worker meets minimum coverage period required to qualify for disability pension.

Cash maternity benefit: 50% of earnings, plus 10% of benefit for each dependent. Minimum benefit, 1,470 drachmas a day.

Payable for up to 52 days before and 53 days after confinement.

Workers' Medical Benefits

Medical benefits: Medical services ordinarily provided directly to patients through facilities of Social Insurance Institute.

Includes general and specialist care; care in hospital, sanatorium, or nursing home; medicines; maternity care or delivery grant of 99,450 drachmas if care not available (105,030 drachmas as of 1/7/91); dental care; appliances, and transportation. Patients charged 25% of pharmaceutical costs and up to 25% of cost of other services (protheses, eyeglasses, etc.) except hospitalization.

Duration: No limit.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured worker.

Administrative Organization

Ministry of Social Services, general supervision.

Social Insurance Institute, administration of program through branch offices for most covered workers. Institute operates own dispensaries, clinics, and hospitals, and also utilizes other public and private facilities.

Numerous special occupational and establishment funds, administer programs for workers exempt from general system.

Work Injury

First law: 1914.

Current law: 1951.

Type of program: Social insurance system.

Coverage

Employees in industry, commerce, and related occupations.

Employees affiliated with approved occupational and establishment funds with equivalent benefits exempt from general system.

Source of Funds

Insured person: None.

Employer: 1 percent (2 percent if employer in noncompliance with occupational safety laws).

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 50% of earnings, plus 1.5 times minimum daily wage for wife and 1 minimum daily wage (3,315 drachmas) for each child up to 3 (3,501 drachmas as of 1/7/91).

Payable for 720 days after 3-day waiting period (paid retroactively to first day if disability continues).

Permanent Disability Benefits

Permanent disability pension: Same as for ordinary disability pension, including supplements above, except subject to minimum of 60% of earnings.

Workers' Medical Benefits

Medical benefits: Same as for ordinary sickness above, except no cost-sharing by patient.

Survivor Benefits

Survivor pension: Same as for survivor pensions above.

Administrative Organization

Ministry of social services, general supervision.

Social insurance institute, administration of program through branch offices for most covered workers.

Numerous special occupational and establishment funds, administer programs for workers exempt from general system.

Unemployment

First law: 1945.

Current law: 1954.

Type of program: Social insurance system.

Coverage

Employees in industry, commerce, and related occupations.

Special systems for seamen and printing workers.

Source of Funds

Insured person: 1% of earnings.

Employer: 2% of payroll.

Government: None.

Maximum earnings for contribution and benefit purposes: 2,670,150 drachmas a year.

Qualifying Conditions

Unemployment benefits: 125 days of contribution in last 12 months (for 1st-time beneficiary, also 80 days in each of last 3 years).

Capable of earning at least 1/3 of wages of similar worker, available for work, and registration at employment office.

Unemployment not due to voluntary leaving, dismissal for misconduct, strike or lockout, or refusal of suitable offer or prescribed training (disqualification usually permanent).

Unemployment Benefits

Unemployment benefit: 40% of wages, or 50% of salary.

Minimum, 66-2/3% of wage of unskilled worker (1,803 drachmas).

Dependents' supplements: 10% of earnings for each dependent.

Payable after 6-day waiting period for maximum of 12 months.

Administrative Organization

Ministry of Labor, general supervision.

Manpower Employment Organization, administration of benefits and employment service through local employment offices; managed by tripartite board.

Social Insurance Institute, collection of contributions.

for annual income of 1,450,001 drachmas or above; for 2 children, from 3,170 drachmas for income of 1,150,00 drachmas and less down to 2,050 drachmas for annual incomes of 1,450,001 drachmas and above; for three children, from 6,920 for incomes of 1,150,000 and less down to 3,920 for annual incomes of 1,750,001 and above; for four children and more, from 8,000 for incomes of 1,150,000 and less down to 5,340 drachmas for annual incomes of 1,750,001 and above.

Administrative Organization

Ministry of Labor, general supervision.

Manpower Employment Organization, administration of allowances through local offices.

Social Insurance Institute, collection of contributions.

Contact—Joseph G. Simanis—202-282-7265

Family Allowances

First and current law: 1958.

Type of program: Employment-related system.

Coverage

Employees in industry, commerce, and related occupations, with 1 or more children. Employees receiving equivalent allowances from employer exempted.

Source of Funds

Insured person: 1% of earnings.

Employer: 1% of payroll.

Government: None.

Maximum earnings for contribution and benefit purposes: 2,670,150 drachmas a year.

Qualifying Conditions

Family allowances: Child must be under age 18 (no limit if disabled, 22 if student).

Parent must have had 50 days of employment in preceding year for full allowances.

Family Allowance Benefits

Family allowances: Benefits vary inversely according to level of income: For one child, from 920 drachmas per month for annual income of 1,150,00 drachmas or less down to 625 drachmas a month

Old Age, Disability, Death

First law: 1969 (provident fund, defunct).

Current law: 1983.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 2.70 East Caribbean (E.C.) dollars.

Coverage

Employed and self-employed persons aged 16-59, including public employees.

Qualifying Conditions

Insured person: 4% of earnings. Self-employed 6.75% of earnings.

Employer: 4% of covered wage.

Government: None.

Maximum earnings for contribution purposes: E.C.\$15,000 a year.

Qualifying Conditions

Old-age pension: Age 60. 500 weeks of coverage, with at least 150 weeks based on contributions actually paid.

Old-age grant: Age 60, ineligible for pension, with at least 50 weeks of contributions paid or credited.

Disability pension: Under age 60. 150 weeks of contributions actually paid.

Disability grant: Under age 60. Ineligible for pension, at least 50 weeks of contributions paid or credited.

Survivor pension: Deceased was pensioner or eligible for pension.

Survivor grant: Deceased was eligible for old-age or disability grant.

Funeral grant: Worker was pensioner or eligible for old-age or disability grant.

Old-Age Benefits

Old-age pension: 30% of average earnings, plus 1% of earnings for each 50 weeks of contributions over 500. Minimum benefit: E.C.\$25.

Old-age grant: Lump sum equal to 5 times average weekly wage for each 50 weeks of contributions.

Permanent Disability Benefits

Disability pension: 30% of average earnings, plus 1% of earnings for each 50 weeks of contributions over 500.

Maximum benefit: 60% of earnings.

Disability grant: Lump sum equal to 5 times average weekly earnings for each 50 weeks of contributions.

Survivor Benefits

Survivor pension: 50% of pension of insured payable to widow aged 50 or disabled (1 year limit under age 50 unless disabled) and to dependent disabled widower.

Orphans: 1/6 of pension of the insured for each child under age 16 or disabled (18 if student); 1/3 each for full orphans.

Maximum survivor pension: 100% of pension of insured.

Survivor grant: Lump sum equal to 5 times the average weekly wage for each 50 weeks of contributions.

Funeral grant: E.C.\$1,000.

Administrative Organization

Ministry of Social Services and Labor, general supervision.

National Insurance Board, administration of program.

Sickness and Maternity

First and current law: 1983.

Type of program: Social insurance system. Cash benefits only.

Coverage

Employed persons aged 16-59, including public employees.

Source of Funds

Insured person: See pension contribution above.

Employer: Same.

Government: Same.

Qualifying Conditions

Cash sickness benefits: Employed on day before onset of illness, or 13 weeks of contributions, including 8 out of the 13 weeks preceding illness.

Cash maternity benefits: 30 weeks of contributions, including 20 weeks in the 30-week period ending 6 weeks before confinement.

Funeral grant: Deceased was entitled to sickness or maternity benefits at time of death.

Sickness and Maternity Benefits

Sickness benefit: 60% of average earnings during 13 weeks before illness. Payable from first day for up to 26 weeks, 52 weeks if 75 or more contributions paid or credited in the last 3 years.

Maternity benefit: 60% of average earnings during 30 weeks before benefit begins. Payable 6 weeks before expected confinement and 6 weeks after for 12 weeks total.

Survivor Benefits

Funeral grant: E.C.\$1,000.

Administrative Organization

Ministry of Social Services and Labor, general supervision.

National Insurance Board, administration of program.

Contact—Peter Puidak—202-282-7294

Old Age, Disability, Death

First and current law: 1969.

(Program initiated in 1977 on national level.)

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 5.15 quetzales.

Coverage

All employees, including agricultural workers and some public employees. Special system for other public employees.

Source of Funds

Insured person: 1.5% of earnings.

Employer: 3% of payroll.

Government: 25% of cost of benefits paid; also contributes as employer.

Maximum earnings for benefit purposes: 1,000 quetzales a month.

Voluntary continuation of coverage: 4.5% of wage on which last compulsory contribution was paid.

Qualifying Conditions

Old-age pension: Age 60. 180 months of contribution (lump sum if 12-179 months). Also payable to disabled at age 65 with at least 36 months of contributions in the 6 years before onset of disability.

Early retirement possible at age 60 if unemployed during last year or applicant is in poor health. Retirement necessary from last employment. Pension reduced if earnings plus pension exceed base salary.

Disability pension: Loss of 2/3 of earning capacity (50-67% for partial disability). 36 months of contribution during last 6 years. Under age 65.

Survivor pension: Deceased met contribution conditions for disability or old-age pension or was pensioner at death.

In cases where disability or death result from an accident, no previous contributions required.

Old-Age Benefits

Old-age pension: 50% of average monthly earnings during last 5 years of contribution, plus increment of 0.5% of earnings for each 4 months of contribution beyond 120 months.

Dependents' supplements: 10% of pension for wife or disabled husband and for each child under age 18 or disabled.

Minimum and maximum pension (including dependents' supplements): 70 quetzales and 1,000 quetzales a month, respectively. Family maximum: 80% of earnings.

Permanent Disability Benefits

Disability pension: 50% of average monthly earnings during last 3 years of contribution, plus increment of 0.5% of earnings for each 6 months of contribution beyond 120 months.

Dependents' supplements: 10% of pension for wife or disabled husband and for each child under age 18 or disabled.

Minimum and maximum pension: 70 quetzales and 1,000 quetzales a month, respectively. Family maximum, 80% of earnings.

Constant-attendance supplement: 25% of pension; minimum and maximum, 17.50 and 70 quetzales a month, respectively.

Partial disability: Half of pension for total disability.

Survivor Benefits

Survivor pension: 50% of disability pension paid or payable to insured.

Minimum pension, 50 quetzales a month. Payable to widow or disabled widower.

Orphans: 25% of pension of insured (minimum, 25 quetzales a month) for each orphan under age 18 (no age limit if disabled), or 50% for each full orphan (minimum, 50 quetzales a month).

Parents: 25% of pension each. Minimum, 25 quetzales a month.

Maximum survivor pensions: 100% of disability pension of insured; sum of minimum survivor benefits cannot exceed 70 quetzales a month.

Funeral grant: 125 quetzales.

Administrative Organization

Ministry of Labor and Social Welfare, general supervision.

Guatemalan Social Security Institute, administration of program, directed by tripartite board. Oversight by Comptroller General.

Sickness and Maternity

First laws: 1946, 1953 (maternity).

Current laws: 1949 (accidents), 1968 (sickness and maternity).

Type of program: Social insurance system. Cash and medical benefits.

Coverage

Sickness and maternity: Employees of firms with 5 or more workers (3 or more workers in the Department of Guatemala) and public employees in 9 departments, including Department of Guatemala, with Guatemala City.

Work- and nonwork-connected accident: Employees of firms with 5 or more workers, or 3 or more in Guatemala Department; workers in agricultural cooperatives; and public employees. Insurance in force throughout the country.

Free medical care (for accidents, sickness and maternity) for those receiving pensions under old-age, disability, and death program.

Source of Funds

Insured person: Accident insurance, 1% of earnings; sickness and maternity insurance, 2%.

Employer: Accident insurance, 3% of payroll; sickness and maternity insurance, 4%. (Applicable to both private and public sector.)

Government: 1.5% of payroll.

Above contributions also finance benefits for work-connected accidents.

Qualifying Conditions

Cash accident benefits: Victim of accident (whether or not work-connected). No minimum qualifying period.

Cash sickness and maternity benefits: In covered employment.

Sickness and Maternity Benefits

Sickness and accident benefit: 2/3 of average earnings (according to applicable formula). Maximum: 1,000 quetzales a month.

Accident benefit: Payable after 1-day waiting period for duration of incapacity (converted to lump sum if incapacity proves permanent).

Sickness benefit: Payable after 3-day waiting period for up to 26 weeks for some illnesses (may be extended to 39 weeks). Benefit for multiple periods of illness cannot exceed 52 weeks in 24 months.

Maternity benefit: 100% of earnings payable for 30 days before and 45 days after confinement.

Workers' Medical Benefits

Medical benefits: Medical services ordinarily provided directly to patients through medical facilities of Social Security Institute. Includes general and specialist care, surgery, maternity care, hospitalization, pharmaceuticals, laboratory services, appliances, transportation, rehabilitation, and retraining. Benefits provided in the case of any illness, as well as for accidents. Treatment abroad may be authorized with a limit of US\$15,000.

Dependents' Medical Benefits

Medical benefits for dependents: Wife or companion of an insured man receives same maternity care as insured woman, and in 9 Departments also receives sickness and accident benefits. Newborn infant of insured man or woman receives layette, milk or other dietary items, and pediatric care for up to 5 years in 9 Departments. Up to age 15 if congenital illness or deformity.

Administrative Organization

Ministry of Labor and Social Welfare, general supervision. Guatemalan Social Security Institute, administration of program. Institute operates 37 hospitals, 37 clinics, and 15 first-aid stations.

Permanent Disability Benefits

Permanent disability benefit: Lump sum of 300-1,500 quetzales (375-1,875 quetzales in areas with higher living costs), according to degree of incapacity. May be paid in not more than 4 installments.

Workers' Medical Benefits

Medical benefits: Medical treatment and surgery, hospitalization, medicines and appliances, transportation, rehabilitation services, and retraining.

Survivor Benefits

Survivor pension: 25 quetzales a month for each eligible survivor. Benefits increased by up to 2/3 in areas with higher living costs. Eligible survivors: Widow; orphans under age 18 (no limit if disabled); dependent mother, father, or grandparent over age 60. Funeral grant: 125 quetzales.

Administrative Organization

Ministry of Labor and Social Welfare, general supervision. Guatemalan Social Security Institute, administration of contributions and benefits. Institute provides medical benefits through its own hospitals and clinics.

Contact—G. Ricardo Campbell—202-282-7173

Work Injury

First law: 1947.

Current law: 1949.

Type of program: Social insurance system (also covers nonwork-connected accidents-- see above).

Coverage

See coverage under work- and nonwork-connected accident.

Source of Funds

Insured person: See sickness and accident insurance contribution above.

Employer: Same.

Government: Same.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 2/3 of earnings; minimum benefit, 3 quetzales daily.

Maximum benefit: 1,000 quetzales monthly.

Waiting period: 1 day.

Old Age, Disability, Death

First law: 1958.

Current law: 1985.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 675 francs.

Coverage

Employed persons, including public employees.

Source of Funds

Insured person: 1.6% of earnings. (Includes 1.2% towards old-age fund; 0.4% for death benefits).

Employer: 2.4% of payroll. (Includes 1.8% towards old-age fund; 0.6% for death benefits).

Government: None.

Maximum earnings for contribution and benefit purposes: 300,000 francs a month.

(Disability pensions financed through sickness insurance.)

Qualifying Conditions

Old-age pension: Age 55 (payable at age 50 if unable to work, or with 5%-10% reduction for each year under age 55) with 15 years of contributions. Retirement from gainful activity necessary.

Disability pension: Loss of 2/3 of working or earning capacity.

Enrollment in insurance and 26 days or 120 hours of employment in last 3 months (waived for currently employed workers if incapacity is due to accident or infectious disease).

Survivor pension: Deceased was pensioner or in insured employment at death.

Old-Age Benefits

Old-age pension: About 2% of base earnings times years of insurance, according to point system (credit given for periods of incapacity). Maximum years counted, 30.

Increment of 5% of pension for each year pension deferred after age 55. Maximum increment, 25%.

Child's supplement: 150 francs per month for each dependent child up to ten.

Permanent Disability Benefits

Disability pension: 50% of average earnings, if totally disabled.

Constant-attendance supplement: 20% of pension.

Partial disability: Pension proportionate to loss of earning capacity.

Maximum: 30% of earnings.

Survivor Benefits

Survivor pension: 50% of pension paid or accrued to insured, if age 50 or caring for child; any age if widow of old-age pensioner.

Orphans: 20% of pension of insured for each full orphan.

Maximum for all orphans: 100% of pension.

Funeral grant: Lump sum of 20 days' earnings.

Minimum: 250 francs.

Administrative Organization

Ministry of Social Affairs and Employment, general supervision.

National Social Security Fund, administration of program; managed by tripartite board and director general.

Sickness and Maternity

First law: 1960.

Current law: 1985.

Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employed persons.

Source of Funds

Insured person: 1.6% of earnings.

Employer: 2.4% of payroll (includes 1% for maternity benefits).

Government: None.

Maximum earnings for contribution and benefit purposes: 300,000 francs a month.

Qualifying Conditions

Cash sickness and medical benefits: 3 months of enrollment and 26 days of employment during last 3 months (waived for currently employed workers if incapacity due to accident or infectious disease).

Cash maternity benefits: Woman is in insured employment.

Sickness and Maternity Benefits

Sickness benefit: 50% of earnings.

Payable after 8-day waiting period for up to 13 weeks; extended to 26 weeks if enrolled for insurance at least 1 year and 250 days of employment during last 12 months.

(Labor code requires employer to pay full wages during waiting period.)

Maximum duration of benefits: 3 years in case of permanent condition.

Maternity benefit: 100% of earnings.

(Labor code requires employer to pay half.)

Payable for up to 6 weeks before and 8 weeks after confinement.

Workers' Medical Benefits

Medical benefits: Service benefits provided by doctors, hospitals, and druggists paid directly by Fund.

Benefits available only after 8-day waiting period during which employer and worker must share medical care costs equally.

Includes general and specialist care, surgery, hospitalization, maternity care, drugs (reimbursed at 70% if serious illness), appliances, laboratory services, and transportation.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured.

Administrative Organization

Ministry of Social Affairs and Employment, general supervision. National Social Security Fund, administration of program; managed by tripartite board and director general.

Work Injury

First law: 1932.
Current law: 1946.
Type of program: Social insurance system.

Coverage

Employed persons.

Source of Funds

Insured person: None.
Employer: Unknown.
Government: None.
Maximum earnings for contribution and benefit purposes: 75,000 francs a month. Minimum: 25,000 francs a month.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 50% of earnings for first 28 days; thereafter, 66-2/3%.
Payable from day after injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For total disability, 100% of average earnings.
Partial disability: Average earnings multiplied by 1/2 the degree of incapacity for the portion of disability between 10% and 50%, and by 150% of the degree of incapacity for the portion above 50%.
(Converted to lump sum if disability is 10% or less.)
Medical benefits: Medical and surgical care, hospitalization, drugs, appliances, rehabilitation, and transportation.

Survivor Benefits

Survivor pension: 30% of earnings of insured; payable to widow or dependent widower.
Orphans: 15% of earnings each for 1st and 2nd orphan, 10% for each other up to age 16 (20 if student); 20% for each full orphan.
Dependent relatives: 10% of earnings each, up to 20%.
Maximum survivor pensions: 85% of earnings.
Funeral grant: Lump sum of 90 days' earnings.
Minimum: 250 francs.

Administrative Organization

Ministry of Social Affairs and Employment, general supervision.
National Social Security Fund, administration of program; managed by tripartite board and director general.

Family Allowances

First law: 1956.
Current law: 1985.
Type of program: Employment-related system.

Coverage

Employed persons subject to the Labor Code who are covered under social insurance.

Source of Funds

Insured person: None.
Employer: 6% of payroll.
Government: None.
Maximum earnings for contribution purposes: 300,000 francs a month.

Qualifying Conditions

Family allowances: Child must be under age 17.
Parent must have been enrolled for insurance during past month and be currently working 18 days a month (unless a social insurance beneficiary).

Family Allowance Benefits

Family allowances: 150 francs a month for each child through the 10th.

Administrative Organization

Ministry of Social Affairs and Employment, general supervision.
National Social Security Fund, administration of program; managed by tripartite board and director general.
(Government pays allowances directly to its employees.)

Contact—G. Ricardo Campbell—202-282-7173

Old Age, Disability, Death

First law: 1944 (old-age assistance).

Current laws: 1969 and 1981.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 96.00 Guyana dollars (G\$).

Coverage

Employed persons aged 16-59 (public and private) and self-employed.

Voluntary coverage for the previously insured.

Exclusions: Employees earning below G\$7.50 a week, casual and subsidiary employment, and family labor.

Source of Funds

Insured person: 4.4% of earnings. Self-employed, 9.55% of income up to insurable limit. Voluntary contributors, 8% of average weekly income in last 2 years before cessation of work. No contributions beyond age 60.

Employer: 6.6% of payroll. No contributions for workers beyond age 60.

Government: None, except as employer. Makes loans to cover deficits.

Maximum earnings for contribution and benefit purposes: G\$346 a week.

Above contributions also finance cash sickness, maternity, and work-injury benefits (except self-employed).

Qualifying Conditions

Old-age pension: Age 60 with 750 weeks of contributions paid or credited of which 150 must be paid contributions. 25 weeks credited for each year over age 35 in 1969; maximum credit, 600 weeks. No retirement necessary.

Disability pension: Aged 16-59 and permanently disabled; minimum of 250 weekly contributions credited, with at least 150 weeks paid (25 weeks credited for each year between commencement of disability and age 60).

Survivor pensions: Deceased was a pensioner or eligible for pension at death; or aged 16-59 with a minimum of 250 weekly contributions paid or credited, with at least 150 paid contributions.

Old-Age Benefits

Old-age pension: 40% of average weekly covered earnings during highest 3 years out of the last 5 years of work before age 60.

(Increased by 1% of average weekly covered earnings for every 50 weeks of contributions in excess of 750, up to maximum of 60%.) Minimum benefit: 50% of minimum wage.

Old-age settlement: 1/12 times average annual covered earnings for every 50 weeks of contributions paid or credited, if ineligible for pension, but with at least 50 weeks of contributions before age 60.

Permanent Disability Benefits

Disability Pension: 30% of average weekly covered earnings over the highest 3 years out of the last 5 years before becoming disabled. (Increased by 1% of average weekly covered earnings for every 50 weeks of contributions in excess of 250, up to maximum of 60%.)

Minimum benefit: 50% of minimum wage.

Disability settlement: 1/12 times average annual covered earnings for every 50 weeks of contributions paid or credited, if ineligible for pension, but with at least 50 weeks of contributions (must be under age 60).

Survivor Benefits

Survivor pension: Widow or widower. 50% of old-age or disability pension paid or payable. 16-2/3% supplement for each child, up to three children. Lump sum if not fully insured.

Orphans: 33-1/3% of pension paid or payable; maximum benefit 100% of pension.

Funeral grants: G\$3,000 upon death of insured; grant also paid on death of spouse.

Administrative Organization

Minister of Finance, general supervision.

Cooperative Finance Administration, responsible for policy and organization.

National Insurance Board, administration of program.

Sickness and Maternity

First and current law: 1969.

Type of program: Social insurance system. Cash benefits only.

Coverage

Employed persons (public and private) and self-employed, aged 16-60.

Exclusions: Employees earning below G\$7.50 a week, casual and subsidiary employment, and family labor.

Source of Funds

Insured person: See pension contributions above.

Employer: See pension contributions above.

Government: None, except as employer. Makes loans to cover deficits.

Qualifying Conditions

Cash sickness benefits: 50 weeks of contribution and work in covered employment during 8 out of 13 weeks immediately preceding onset of incapacity. Under age 60.

Cash maternity benefits: 15 weeks of contribution of which 7 are during 26-week period ending 6 weeks before confinement.

Cash maternity grant: Worker or spouse meets requirement for maternity benefit.

Sickness and Maternity Benefits

Sickness benefit: 70% of average weekly covered earnings during the last 8 weeks of work in the 13 weeks before commencement of incapacity.

Payable from 4th day of incapacity up to maximum of 26 weeks.

Maternity benefit: 70% of average weekly covered earnings during the last 7 weeks of work in the 26 weeks before commencement of the benefit. Payable for 13 weeks, including week of confinement plus 6 weeks before and 6 weeks after. Extended up to 13 additional weeks if complications arise.

Maternity grant: G\$300.

Workers' Medical Benefits

Medical benefits: None under insurance.

(Medical care available in public hospitals and health centers at cost scaled to income.)

Administrative Organization

Minister of Finance, general supervision.

Cooperative Finance Administration, responsible for policy and organization.

National Insurance Board, administration of program.

Orphans: 23-1/2% of weekly earnings until age 16 (18 if student).

Death benefit: Up to G\$250 to insured person's creditors or estate, if no dependents to receive death benefit.

Administrative Organization

Minister of Finance, general supervision.

Cooperative Finance Administration, responsible for policy and organization.

National Insurance Board, administration of program.

Contact—Alexander Estrin—202-282-7116

Work Injury

First law: 1916.

Current law: 1969.

Type of program: Social insurance system.

Coverage

Employed persons (public and private).

Exclusions: Employees earning below G\$7.50 a week, casual and subsidiary employment, and family labor.

Source of Funds

Insured person: See pension contributions above.

Employer: See pension contributions above. (Also pays additional 1.45% of insurable earnings to finance employment injury for workers under age 16 or over age 60.)

Government: None, except as employer. Makes loans to cover deficits.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 70% of average weekly covered earnings during the last 8 weeks of work in the 13 weeks before occurrence of injury. Payable after 1st day, if injury lasts more than 3 days, up to 26 weeks.

Permanent Disability Benefits

Permanent disability pension: Rates same as for temporary disability, if permanent disability is 100%; proportionally reduced when disability partial but not less than 15%. Lump-sum benefit equal to 260 times the weekly injury benefit times the assessed percentage of disability if disability is less than 15%.

Workers' Medical Benefits

Medical benefits: Hospitalization, general and specialist care, medicines, and transportation.

Survivor Benefits

Survivor pension: 35% of weekly earnings for widow, widower, or parent and 11-2/3% for each dependent, up to maximum of 70% of weekly earnings.

Old Age, Disability, Death

First law: 1965.

Current law: 1967.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 8.26 gourdes.

Coverage

Employees of industrial, commercial, and agricultural firms.

Exclusions: Unpaid family labor, members of religious communities, and foreign diplomats.

Special system for public employees.

Source of Funds

Insured person: 2% of earnings if 200 gourdes or less a month, 3% if 201-500 gourdes, 4% if 501-1,000 gourdes, and 6% if over 1,000 gourdes.

Employer: Same as above.

Government: Any deficits.

Qualifying Conditions

Old-age pension: Age 55 and 20 years of contribution.

Disability pension: Total incapacity for work (not caused by work injury). Must have contributed for a period of 10 years up to 20 years.

Survivor pension: Deceased was pensioner or eligible for pension at death.

Old-Age Benefits

Old-age pension: 1/3 of average earnings during last 10 years.

Refund of contributions (without interest) if ineligible for pension.

Permanent Disability Benefits

Disability pension: 1/60 of average earnings for each year of coverage during the 10 years preceding retirement.

Survivor Benefits

Survivor pension: 50% of pension paid or payable to insured.

Divided among widow, orphans under age 18 (no limit if student or disabled), or other dependents.

Refund of contributions (without interest), if deceased ineligible for pension.

Administrative Organization

Ministry of Social Affairs, general supervision.

National Office of Old Age Insurance of the Haitian Social Insurance Institute, administration of program.

Institute managed by tripartite board and director-general.

Sickness and Maternity

First law: 1951 (not implemented).

Current law: 1967 (not implemented).

Type of program: Social insurance system. Cash and medical benefits.

Work Injury

First law: 1951.

Current law: 1967.

Type of program: Social insurance system.

Coverage

Employees of industrial, commercial, and agricultural firms, and public employees.

Coverage being extended gradually to different districts and occupations.

Source of Funds

Insured person: None.

Employer: 2% of payroll (commerce), 3% (industry, construction, and agriculture), or 6% (mining).

Government: None, except as employer.

Qualifying Conditions

Work-injury benefits: Partial or total disablement before age 55.

No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 2/3 of earnings; minimum and maximum benefits, 100 and 1,000 gourdes a month, respectively.

Payable after 3-day waiting period (during which employer must pay benefit) for duration of incapacity.

Permanent Disability Benefits

Permanent disability pension: 2/3 of earnings, if totally disabled; minimum and maximum pensions, 100 and 1,000 gourdes a month, respectively.

Partial disability: Pension proportionate to degree of disability, if latter exceeds 10%; lump sum if disability below 10%. Any pension may be converted to lump sum.

Workers' Medical Benefits

Medical benefits: Necessary treatment including medical and dental care, surgery, hospitalization, medicines, and appliances; available until recovery or stabilization of disability.

Survivor Benefits

Survivor pension: 50% of total disability pension of insured.

Payable to widow or dependent disabled widower.

Orphans: 30% of pension of insured for each orphan under age 21.

Parents or grandparents: 40% of pension of insured, if no eligible spouse or orphan.

Maximum survivor pensions: 80% of pension of insured.

Funeral grant: 1 month's earnings.

Administrative Organization

Ministry of Social Affairs, general supervision.

Office of Work Accident, Sickness and Maternity Insurance of the Haitian Social Insurance Institute, administration of program.

Institute operates own dispensaries and hospital at Port-au-Prince.

Old Age, Disability, Death

First and current law: 1959 (implementing regulations, 1971).

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 2 lempiras.

Coverage

Employed persons in private and public enterprise; also persons in liberal professions and self-employed.

Exclusions: Domestic, casual, and agricultural workers (except those employed by employers with more than 10 permanent employees).

Special system for teachers, public employees, doctors, and the military. Coverage being extended gradually to different areas.

Source of Funds

Insured person: 1% of earnings.

Employer: 2% of payroll.

Government: 1% of payroll.

Minimum earnings for contribution purposes: 90 lempiras a month.

Maximum: 600 lempiras.

Qualifying Conditions

Old-age pension: Age 65 (men) or 60 (women). 180 months of contribution. Lump-sum refund if less. Retirement from covered employment necessary.

Disability pension: Loss of 2/3 of earning capacity in usual occupation. 36 months of contribution during last 6 years; 8 months during last 24 months in case of nonoccupational accident. (Men 45 and women 40 or older at time the law was implemented must have contributed 50% of time since initially eligible.)

Survivor pension: 36 months of contribution by deceased during last 6 years.

Old-Age Benefits

Old-age pension: 40% of basic monthly earnings, plus increment of 1% of earnings for each 12 months of contribution beyond 60 months.

Increment for work beyond age 65 (men) or 60 (women): 3% of basic monthly earnings for each year of contribution.

Minimum pension: 50% of earnings; maximum, 80%.

Refund of contributions if ineligible for pension.

Permanent Disability Benefits

Disability pension: 40% of basic monthly earnings, plus increment of 1% of earnings for each 12 months of contribution beyond 60 months.

Constant-attendance supplement: Allowance up to maximum of 50% of pension of insured.

Maximum pension: 80% of earnings.

Refund of contributions if ineligible for pension.

Survivor Benefits

Survivor pension: 40% of actual or accrued pension of insured paid to widow; also payable to widower over age 65 or disabled.

Orphans: 20% of pension of insured for each orphan under age 14 (18 if student or disabled), or 40% for each full orphan.

Dependent mother or disabled father over age 65: 20% of pension each.

Maximum survivor pension: 100% of pension of insured.

Funeral grant: 50% of basic monthly earnings. Minimum, 125 lempiras.

Administrative Organization

Ministry of Labor and Social Welfare, general supervision.

Honduran Social Security Institute, administration of program; managed by a Board of Directors and Director-General.

Sickness and Maternity

First law: 1952.

Current law: 1959 (implementing regulations, 1962).

Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employees of firms with 1 or more workers in industry and commerce, and public employees.

Exclusions: Agricultural, domestic, family, and temporary workers.

Coverage being extended gradually to additional regions.

Source of Funds

Insured person: 2.5% of earnings.

Employer: 5% of payroll.

Government: 2.5% of total covered earnings.

Minimum and maximum earnings for contribution and benefit purposes: 90 and 600 lempiras a month, respectively.

Above contributions also finance work-injury benefits.

Qualifying Conditions

Cash sickness benefits: 35 days of contribution in last 3 months.

Cash maternity benefits: 75 days of contribution in last 10 months (unemployed workers ineligible).

Medical benefits: Currently in insured employment, 35 days of contribution in last 3 months if unemployed or if illness occurs within 60 days after unemployment starts. Old-age and disability pensioners also covered.

Sickness and Maternity Benefits

Sickness benefit: 66% of earnings (50% if hospitalized and without dependents). Payable after 3-day waiting period for up to 26 weeks (may be extended to 52 weeks).

Maternity benefit: 66% of earnings, payable for 6 weeks before and 6 weeks after confinement.

(Employees not eligible for benefits under social insurance may receive sick or maternity leave under labor code.)

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients through health facilities of Social Security Institute.

Includes general and specialist care, surgery, hospitalization, necessary medicines, laboratory services, appliances, and dental and maternity care (postnatal care up to 45 days).

Duration: No limit (26 weeks if unemployed).

Dependents' Medical Benefits

Medical benefits for dependents: Maternity care for wife of insured, including postnatal care up to 45 days.
Pediatric care for infants of insured men or women until 30 days after reaching age 5 or 26 weeks after death of insured father.

Administrative Organization

Ministry of Labor and Social Welfare, general supervision.
Honduran Social Security Institute, administration of program; managed by a Board of Directors and Director-General.
Institute operates own outpatient clinics and hospitals.

Orphans: 20% of pension for each orphan under age 14 (18 if student), or 40% if full orphan.

Dependent parents (in absence of above): 20% of pension each.

Maximum survivor pensions: 100% of pension of insured.

Funeral grant: 125 lempiras.

Administrative Organization

Ministry of Labor and Social Welfare, general supervision.
Honduran Social Security Institute, administration of contributions and benefits.
Institute operates own outpatient clinics and hospitals.

Work Injury

First law: 1952.

Current law: 1959 (labor code still in force in regions to which social insurance not yet extended; provisions not shown).

Type of program: Social insurance system.

Coverage

Employees of firms with 1 or more workers in industry and commerce, and public employees.

Exclusions: Agricultural, domestic, family, and temporary workers.

Coverage being extended gradually to additional regions.

Source of Funds

Insured person: See sickness contributions above.

Employer: Same.

Government: Same.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Survivor benefit: 10 months in covered employment.

Temporary Disability Benefits

Temporary disability benefit: 66% of daily wage.

Payable after 3-day waiting period for up to 52 weeks.

Permanent Disability Benefits

Permanent disability pension: 40% of basic monthly earnings, plus increment of 1% of earnings for each 12 months of contribution beyond 60 months, if totally disabled. Minimum: 66% of earnings; maximum, 80%.

Partial disability: Percent of full pension corresponding to degree of incapacity, if greater than 15%. Pension below 10 lempiras a month commuted to lump sum.

Constant-attendance supplement: Up to maximum of 50% of pension of insured.

Workers' Medical Benefits

Medical benefits: Medical, surgical, and hospital care; medicines; and appliances.

Survivor Benefits

Survivor pension: 40% of actual or accrued pension of insured.

Payable to widow or widower over age 65 or disabled.

Unemployment

(1959 labor code requires employer to pay dismissed employees a lump sum based on length of service, not to exceed 11 months' wages.)

Contact— G. Ricardo Campbell—202-282-7173

Old Age, Disability, Death

First and current laws: 1971 (social assistance); 1973, (universal old-age and disability allowance); 1978 (means-tested old-age supplement); 1980 (means-tested disability supplement); 1988 (means-tested old-age allowance; universal higher- rate disability allowance).

Type of program: Dual universal and social assistance system.

Exchange rate: U.S.\$1.00 equals 7.79 HK dollars.

(Amounts in parentheses reflect benefit rates as of April 1, 1991)

Coverage

Residents.

Source of Funds

Insured person: None.

Employer: None.

Government: Entire cost.

Qualifying Conditions

Old-age allowance: Lower rate--Age 65-69; 5 years of continuous residence; income and savings below prescribed level. Higher rate--no means test. Age 70, 5 years continuous residence.

Old-age supplement (means-tested): Age 60 or above; recipient of public assistance (but not old-age or disability allowances).

Disability allowance: Lower rate--1 year of continuous residence and 100% loss of earning capacity, or profoundly deaf. No means test. Higher rate--same criteria as for lower rate; certified to be in need of constant attendance, not residing in government (or government supported) institutions. No means test.

Disability supplement (means-tested): 50% or more loss of earning capacity, and recipient of public assistance.

Public assistance: Age 60 and over, or disabled; 1 year of continuous residence; income and savings below prescribed level.

Old-Age Benefits

Old-age allowance: Lower rate--HK\$343 (HK\$373) a month.

Higher rate--HK\$393 (HK\$425) a month.

Supplement (means-tested): Lower rate--HK\$343 (HK\$373) a month (below age 70). Higher rate--HK\$393 (HK\$425) a month (aged 70 and above).

Public assistance: HK\$685 (HK\$745) a month if single. HK\$515 (HK\$560) a month for each of the first 2 eligible family members, HK\$505 (HK\$550) a month for each of the next 2 eligible members, and HK\$495 (HK\$540) a month for each additional eligible family member.

Permanent Disability Benefits

Disability allowance: Lower rate--HK\$685 (HK\$745) a month.

Higher rate--HK\$1,370 (HK\$1,490) a month.

Disability supplement (means-tested): HK\$343 (HK\$373) a month.

Public assistance: HK\$685 (HK\$745) a month if single. HK\$515 (HK\$560) a month for each of the first 2 eligible family members, HK\$505 (HK\$550) a month for each of the next 2 eligible members, and HK\$495 (HK\$540) a month for each additional eligible family member.

Survivor Benefits

Funeral grant: HK\$3,000 to recipients of public assistance.

Administrative Organization

Social Welfare Department, administration of program.

Sickness and Maternity

First and current laws: 1968 (employer liability) and 1971 (social assistance).

Type of program: Dual employer liability (cash benefits only) and social assistance system.

Coverage

All employees.

Residents (public assistance).

Source of Funds

Insured person: None.

Employer: Entire cost of employer liability program.

Government: Entire cost of public assistance program.

Qualifying Conditions

Cash sickness benefit: 1 month of continuous employment.

Cash maternity benefit: 40 weeks of continuous employment.

Public assistance: 1 year of continuous residence; limited working capacity; income and savings below prescribed level.

Sickness and Maternity Benefits

Sickness benefit: 2/3 of wage up to 120 days. Payable after 3-day waiting period.

Maternity benefit: 2/3 of wage payable 4 weeks before and 6 weeks after confinement for the first 3 children.

Public assistance: See rates of payment under old-age program above.

Workers' Medical Benefits

Medical Benefits : None.

(Medical care available in public hospitals at low cost.)

Administrative Organization

Labor Department, administration of employer liability program.

Social Welfare Department, administration of social assistance program.

Work Injury

First and current laws: 1953 (employer liability) and 1971 (social assistance).

Type of program: Dual employer liability and social assistance system.

Coverage

All employees.

Residents (public assistance).

Source of Funds

Insured person: None.

Employer: Entire cost of employer liability program.

Government: Entire cost of public assistance program.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Public assistance: Same as for "Sickness and Maternity" above.

Temporary Disability Benefits

Temporary disability benefit: 2/3 of the difference between earnings before and after injury.

Payable after 3-day waiting period for up to 24 months.

Public assistance: See rates of payment under old-age program above.

Permanent Disability Benefits

Permanent disability grant: Total disability, lump sum of 48-96 months' earnings, according to age of employee.

Maximum, HK\$485,000; minimum, HK\$162,000.

Constant-attendance supplement: Lump sum or periodic payments up to 2 years. Maximum, HK\$194,000.

Partial disability: Percent of full benefit proportionate to degree of incapacity, according to schedule.

Workers' Medical Benefits

Medical benefits: Medical examination, treatment, and appliances.

Survivor Benefits

Survivor grant: Lump sum of 36-84 months' earnings, according to age of deceased. Maximum, HK\$424,000; minimum, HK\$143,000.

Funeral grant (if no survivor): HK\$8,000.

Administrative Organization

Labor Department, administration of employer liability program.

Social Welfare Department, administration of social assistance program.

Unemployment Benefits

Unemployment allowance (means-tested): See rates of payment under old-age public assistance above.

Administrative Organization

Social Welfare Department and Labor Department, administration of program.

Family Allowances

First and current law: 1971.

Type of program: Social assistance system.

Coverage

Residents.

Source of Funds

Insured person: None.

Employer: None.

Government: Entire cost.

Qualifying Conditions

Family allowances: 1 year of continuous residence; income and savings below prescribed level.

Family Allowance Benefits

Family allowances (means-tested): See rates of payment under old-age public assistance above.

Administrative Organization

Social Welfare Department, administration of program.

Contact—Lillian Liu—202-282-7292

Unemployment

First and current law: 1977.

Type of program: Social assistance system.

Coverage

Residents of limited income aged 15-59.

Source of Funds

Insured person: None.

Employer: None.

Government: Entire cost.

Qualifying Conditions

Unemployment benefits: 1 year of continuous residence, and registered for employment. Income and savings below prescribed level.

Old Age, Disability, Death

First law: 1928.

Current law: 1975.

Type of program: Social insurance system.

Exchange rate: U.S.1.00 equals 60.38 forints.

Coverage

Employees, members of handicraft and agricultural cooperatives, artisans, self-employed retailers, independent farmers and artistic performers, and lawyers.

Source of Funds

Insured person: 10% of earnings (5% of earnings of employed pensioners).

Employer: 43% of payroll.

Government: Contributions for own employees, and any deficit. Above contributions also finance sickness, maternity, and work-injury benefits, and family allowances.

Maximum earnings for benefit purposes: Declining percentage of earnings over 10,000 forints per month, down to 60% of earnings over 16,000.

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women); reduced for unhealthy work. 20 years of employment; 10 years for those retiring before 1991.

Disability pension: Total disability (incapacity for any paid work) or partial disability (67% loss of working capacity). 2 years of employment if incapacitated at age 22, lengthening by steps to 10 years of employment at age 35 or over.

Survivor pension: Insured was pensioner or met employment requirement for disability pension at death.

Old-Age Benefits

Old-age pension: 33% of average earnings during highest 3 of last 5 years if ten years coverage, rising in steps to 55% for 20 years' coverage and 75% for 42 years coverage.

Increment of pension for deferral past retirement age (7% of pension for each year up to maximum of 95% of earnings).

Minimum pension: 5,200 forints a month.

Adjustment: Automatic annual adjustment according to change in national average wage levels.

Permanent Disability Benefits

Disability pension: For total disability, 56% of earnings during highest 3 of last 5 years, increasing by steps to 68% for 25 years' coverage. Thereafter, equal to old-age pension increased by 5%.

Minimum pension: 5,496 forints a month.

Constant-attendance supplement: 5% of earnings (minimum pension, 5,531 forints).

Partial disability: Total disability pension reduced by equivalent of 5% of earnings, minimum 5,200 forints.

Adjustment: Automatic annual adjustment according to change in national average wage levels.

Survivor Benefits

Survivor pension: 50% of pension of insured, payable to widow who at husband's death was age 55, invalid, or caring for 2 children. Paid to other widows for 1 year only. Also payable to dependent and incapacitated widower, or widower supporting children entitled to orphans' allowance.

Orphans: 25% of pension of insured for each orphan under age 16 (25 if student). Full orphan or half-orphan with disabled parent, 50% each of pension of insured.

Maximum survivor pensions: 125% of pension of deceased.

Minimum pension: 5,000 forints a month for widows and full orphans; 4,690 forints for half-orphan.

Funeral grant: 2,000 forints for traditional burial; 1,000 for cremation.

Administrative Organization

National Administration of Social Insurance, administration of pensions and other benefits and collection of contributions through its local branches.

Sickness and Maternity

First law: 1891.

Current law: 1975.

Type of program: Social insurance for cash benefits and universal system for medical care.

Coverage

Cash sickness and maternity benefits: Employees, members of agricultural and handicraft cooperatives, apprentices of skilled labor, and outdoor workers. Sickness and maternity benefits for members of agricultural cooperatives are paid directly by cooperatives.

Maternity grants only: Pensioners, students, and farmers.

Medical benefits: Resident citizens.

Source of Funds

Insured person: See pension contribution above.

Employer: Same.

Government: Same. Also, whole cost of medical care and extended infant-care allowance.

Qualifying Conditions

Cash sickness benefits: Currently in insured employment.

Cash maternity benefits: Currently insured and 9 months of employment in last 2 years (if 6-8 months of employment, benefits payable at reduced rate). For extended infant-care grant, 12 months of employment during last 18 months.

Medical benefits: No special qualifying conditions.

Sickness and Maternity Benefits

Sickness benefit: 65% of earnings, or 75% if 2 years of continuous employment. Increase of 5% after 30 days and another 5% after 90 days.

Payable from 1st day of incapacity for up to 1 year (or for length of continuous employment immediately before illness, if less).

Maternity benefit: 100% of earnings, payable for up to 4 weeks before and 20 weeks after confinement. Thereafter, 65-75% of earnings according to length of employment, payable until child is 2 years old. Extended infant care grant: 800 forints per month for first child, 900 forints for 2nd, and 1,000 for 3rd and each additional child under age 3 (age 10 if disabled).

Maternity grant: Lump sum up to 6,000 forints for each birth if mother has had at least 4 prenatal medical checkups (1,000 forints if mother has had only 1 prenatal checkup).

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients through facilities of public health services.

Includes general and specialist care, hospitalization, sanatorium and spa treatment, dental care, maternity care, medicines and appliances, and travel expense. Patients pay 10% or 20% for medicines and 15% of cost of appliances. Life-saving medicines, and those for maternity and infant care are free of charge.

Duration: No limit.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured.

Dependent wife of insured worker also receives same maternity grant as employed woman.

Administrative Organization

National Administration of Social Insurance, administration of cash sickness, maternity and other benefits and collection of contributions through its local branches.

Ministry of Health, administration of medical benefits through public medical services.

Work Injury

First law: 1907 (agriculture, 1900).

Current law: 1975.

Type of program: Social insurance system.

Coverage

Employees, members of handicraft and agricultural cooperatives, students, artisans, self-employed retailers, independent farmers and artistic performers, and lawyers.

Source of Funds

Insured person: See pension contribution above.

Employer: Same.

Government: Same.

Qualifying Conditions

Work-injury benefits: Total disability (incapacity for any paid work) or partial disability (67% loss of working capacity). No minimum qualifying period.

Allowance paid for work-connected disability of at least 16%.

Payable for only 2 years if loss of working capacity is less than 25%.

Temporary Disability Benefits

Temporary disability benefit: 100% of average earnings.

Payable from 1st day of incapacity until recovery or payment of pension.

Permanent Disability Benefits

Permanent disability pension: 65% of average earnings during previous year plus 1% of pension per year of insurance, if totally disabled. Minimum 5,566 forints.

Constant-attendance supplement: 5% of earnings.

Partial disability: 60% of earnings in preceding year for over 66% incapacity. **Work injury allowance for lesser disabilities:** 8% of earnings for 16%-24% loss of working capacity (payable for 2 years), increasing to 30% of earnings for 50%-66% loss. Minimum, 5,240 forints.

Workers' Medical Benefits

Medical benefits: Same as for ordinary sickness above but medicines and appliances are free of charge.

Adjustment: Automatic annual adjustment according to change in national average wage levels.

Survivor Benefits

Survivor pension: 50% of pension of insured. Payable to widow who at husband's death was age 55, disabled, or caring for 2 children. Paid to other widows for 1 year only. Also payable to dependent and incapacitated widower.

Orphans: 25% of pension of insured for each orphan under age 16 (19 if student). Full orphan or half-orphan with disabled parent, 50% each of pension of insured.

Maximum survivor pensions: 125% of pension of deceased.

Minimum pension: Same as for ordinary survivor pensions.

Administrative Organization

National Administration of Social Insurance, administration of pension and other benefits and collection of contributions through its local branches.

Ministry of Health, administration of medical benefits through public medical services.

Unemployment

First law: 1957.

Current law: 1990.

Type of program: Unemployment assistance.

Coverage

Wage earners and salaried employees.

Source of Funds

Insured person: 0.5% of earnings.

Employer: 1.5% of earnings.

Government: Remaining cost.

Qualifying Conditions

Unemployment benefits: 48 months of employment before loss of job (duration of benefits reduced for shorter periods of employment of at least 12 months).

Continued unemployment not due to refusal of suitable offer.

Unemployment Benefits

Unemployment benefit: 70% of average net earnings for first year;
50% for second year.

Minimum: minimum wage.

Maximum: 3 times minimum wage.

Family Allowances

First law: 1938.

Current law: 1975.

Type of program: Employment-related system.

Coverage

Employees, members of handicraft and agricultural cooperatives,
apprentices of skilled labor, and pensioners with 2 or more children.

Source of Funds

Insured person: See pension contribution above.

Employer: Same.

Government: Same.

Qualifying Conditions

Family allowances: Family must include 2 or more children or 1
child if under age 6 or disabled or if family is headed by a single
person, widow, or widower.

Parent must be employed 21 days a month.

Child must be under age 16 (19 if student, no limit if disabled).

Family Allowance Benefits

Family allowances: 1,770 forints a month for first child; 2,070
forints per child if 2 children; 2,300 per child if 3 or more.

Single person receives 2,070 forints for 1 child; 2,200 per child if 2
or more.

2,500 forints paid to families with disabled child.

Administrative Organization

National Administration of Social Insurance, administration of
pension and other benefits and collection of contributions through its
local branches.

Employers assist in payment of allowances.

Contact—Joseph Simanis—202-282-7265

Old Age, Disability, Death

First law: 1909.

Current law: 1971.

Type of program: Universal pension system.

Exchange rate: U.S.\$1.00 equals 54.16 crowns.

Coverage

All residents.

Source of Funds

Insured person: None.

Employer: 2% of payroll.

Government: Remaining costs.

Above contributions also finance maternity grants.

Qualifying Conditions

Old-age pension: Age 67, with 3 years' residence in country from age 16 through 66. (40 years' residence for full pension.) Retirement not necessary.

Disability pension: 75% reduction in working capacity. Residence in country during last 3 years.

Survivor pension: Temporary survivor pension: Residence in country. Widow's permanent pension: Residence during last 3 years, or husband was resident last 3 years. (For full pension, aged 60 or over when widowed and 40 years' residence.)

Old-Age Benefits

Old-age pension: Flat-rate pension of 11,497 crowns a month. Aged couple, 90% each of single pensioner's rate.

Supplement for spouse: 80% of flat-rate pension (special circumstances only).

Increment for each year receipt of pension deferred after age 67, up to maximum increment of 67% for 5-year deferral.

Income-tested supplementary allowance: Up to 21,154 crowns a month.

Other allowances (means-tested) for housing and medicine.

Adjustment: Pensions adjusted quarterly for changes in wage index.

Permanent Disability Benefits

Disability pension: Flat-rate pension of 11,497 crowns a month.

Pensioners requiring special care: Up to double the ordinary pension.

Supplement for spouse: 80% of pension.

Child's supplement: 7,042 crowns a month for each child under age 18; double if both parents are disabled.

Supplementary allowances: Same as old-age pension.

Partial pension payable for 50% to 74% disability.

Adjustment: Pensions adjusted quarterly for changes in wage index.

Survivor Benefits

Surviving spouse's temporary pension: 14,406 crowns a month for 6 months; continued additional 12 months, with 25% reduction, if caring for child under age 18.

Widow's permanent pension (after expiration of temporary pension): 11,497 crowns a month, less 5% for each year under age 60, if aged 50 or over when widowed.

Surviving spouse's pension: 4,412 crowns, 11,562 crowns, or 20,507 crowns a month if surviving spouse has 1, 2, or 3 or more children, respectively.

Orphans: 7,042 crowns a month for each orphan under age 18, doubled for full orphans.

Adjustment: Pensions adjusted quarterly for changes in wage index.

Administrative Organization

Ministry of Health and Social Security, general supervision.

State Social Security Institute, administration of program through local offices; managed by board elected by Parliament and director.

Contributions collected by revenue agencies.

Sickness and Maternity

First law: 1936.

Current laws: 1971, 1981 (parents' cash benefits), and 1987 (introduced distinction between working and non-working women).

Type of program: Universal system. Cash and medical benefits.

Coverage

Cash sickness and medical benefits: All residents.

Cash maternity benefit: Employed resident parents.

Source of Funds

Insured person: 2% of income subject to local income tax.

Employer: None.

Government: National government, 85%; local government, 15%.

Maternity grants financed out of pension contributions shown above.

Qualifying Conditions

Cash sickness benefits: Current residents.

Cash maternity benefits (parents' cash benefits): All resident mothers.

Medical benefits: Current residents.

Sickness and Maternity Benefits

Sickness benefit: Statutory minimum of 491 crowns a day, plus supplement of 133 crowns for each child under age 18. Paid at 1/2 rate if recipient was less than fully employed. Housewives, 1/2 of full rate.

Maximum: 75% of earnings (not to exceed work-injury benefits below) Payable after 15-day waiting period (during which employer pays full wages to permanent employees) for a maximum of 52 weeks in any 24-month period.

Maternity benefit (parents' cash benefit): All mothers, 23,398 crowns a month for 6 months, regardless of participation in the labor market. In addition, a working mother (alternatively, working father eligible after the first month) receives daily allowance of 981 crowns if she worked a minimum of 1,032 hours in the preceding 12 months (reduced to 490 crowns if 516-1,031 hours worked in preceding 12 months). Benefits paid for one additional month per child if multiple birth.

Workers' Medical Benefits

Medical benefits: National health service provides general practitioner services (patient pays nothing for office call,

400 crowns per home call), part of cost of specialist services (patient pays 900 crowns, except pensioner pays 300 crowns), free hospital care, maternity care, vital medicines (patient pays 750 crowns, pensioner 230 crowns), part of cost of X-rays (patient pays 300 crowns, pensioners 100 crowns).

Dental care is also provided (free of charge for the chronically ill, severely handicapped, pensioners receiving full supplementary allowances, and children aged 6-15; at 1/4 of cost for children aged 0-5 and for pensioners receiving less than full supplementary allowance).

Dependents' Medical Benefits

Medical benefits for dependents: Same as for family head.

Administrative Organization

Ministry of Health and Social Security, general supervision.
State Social Security Institute and regional sickness funds, administration of benefits.

Work Injury

First law: 1925.

Current law: 1971.

Type of program: Social insurance system.

Coverage

Employed persons.

Source of Funds

Insured person: None.

Employer: Whole cost, through compulsory contributions varying according to employees' salaries.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 621 crowns a day.

Dependents' supplements: 133 crowns a day for each child.

Maximum benefit: 75% of earnings.

Payable after waiting period of 7 days for up to 52 weeks.

Permanent Disability Benefits

Permanent disability pension: 11,497 crowns a month, if at least 75% disabled. Child's supplement: 7,042 crowns a month for each child under age 18.

Partial disability: If 50% to 74% disabled, 50% of full pension, plus 2% of pension for each 1% of disability exceeding 50%. If 10% to 49% disabled, lump sum proportionate to disability.

Medical benefits: Necessary care, including specialist services and hospitalization.

Survivor Benefits

Survivor pension: 14,406 crowns a month payable for 8 years.

Also, if aged 50 or over or at least 50% disabled at spouse's death, up to 11,497 crowns a month, according to age and disability.

Orphans: 7,042 crowns a month for each orphan under age 18, doubled for full orphans.

Death grant: Lump-sum of 180,031-540,093 crowns for other adult dependents, according to previous degree of support from deceased.

Administrative Organization

Ministry of Health and Social Security, general supervision.

State Social Security Institute, administration of benefits through local offices.

Unemployment

First law: 1936 (never operative).

Current law: 1981.

Type of program: Social insurance system.

Coverage

Members of trade unions.

Source of Funds

Insured person: None.

Employer: 1% of unskilled worker's wage per employee.

Government: National government, 2% of above wage; local governments, 1% of same.

Qualifying Conditions

Unemployment benefits: Membership in trade union. Also, 425 hours of employment in last 12 months.

Unemployment Benefits

Unemployment benefit: Minimum (with 425 hours of work in last 12 months): 499 crowns a day; maximum (with 1,700 hours of work): 1,996 crowns a day.

Dependents' supplement: 80 crowns a day for each child.

Payable for up to 52 weeks.

Administrative Organization

Ministry of Health and Social Security, general supervision.

State Social Security Institute, administration of program through local offices.

Family Allowances

First law: 1946.

Current law: 1975.*

*Program transferred from social security to the tax system.

Contact—Leif Haanes-Olsen—202-282-7284

Old Age, Disability, Death

First and current laws: 1952 (provident fund), 1971 (family pension fund), 1972 (gratuity fund), 1976 (insurance fund).

Type of program: Provident fund system with insurance-related family pension system and gratuity fund system.

Exchange rate: U.S.\$1.00 equals 18.15 rupees.

Coverage

Provident fund, family pension fund, and insurance fund--Employees of firms established at least 3 years.

Exclusion (all 3 funds): Employees earning over 3,500 rupees a month.

Employees covered by equivalent private plans may be contracted out.

Special systems for miners, railway, and public employees.

Gratuity fund--Employees of factories, mines, and firms with 10 or more workers.

Exclusion: Employees earning over 2,500 rupees a month.

Source of Funds

Provident fund--Insured person: 8.33% of earnings, or 10% in factories with 50 or more workers.

Employer: 8.33% of payroll, or 10% for factories with 50 or more workers, plus 0.65% of payroll for cost of administration.

Government: None.

Family pension fund--1.16% of above employer and employee contributions with government contributing 1.16% of payroll plus cost of administering survivor benefits.

Gratuity fund--Insured person: None.

Employer: About 4% of payroll.

Government: None.

Insurance fund--Insured person: None.

Employer: 0.5% of payroll, plus 0.01% toward administration.

Government: 0.25% of payroll, plus 0.005% toward administration.

Qualifying Conditions

Provident fund--Old-age benefit: Age 55 and retirement from covered employment. Also payable at any age if leaving country permanently or out of covered employment for 2 months.

Survivor benefit (death grant): Death of insured before retirement, and last salary of insured less than 1,500 rupees a month.

Family pension fund--Old-age benefit: Age 60 with 40 years coverage for maximum benefit.

Survivor pension: Deceased was member of plan with 3 months of contribution.

Gratuity fund--5 years continuous employment.

Insurance fund (survivor benefit only)--Average balance of 500 rupees in provident fund during 12 months preceding death.

Old-Age Benefits

Old-age benefit: Provident fund--Lump sum equal to total employee and employer contributions, plus interest.

Family pension fund--Lump sum equal to total employee and employer contributions, plus interest; minimum 110 rupees, maximum 19,825 rupees (less for early withdrawal).

Gratuity fund--Lump sum equal to 15 days' wages for each year of continuous service. Maximum, 50,000 rupees.

Insurance fund--Lump sum payment between 500 to 25,000 rupees.

Permanent Disability Benefits

Disability benefit: Not presently provided.

Survivor Benefits

Survivor benefit: Provident fund--Lump sum equal to total employee and employer contributions, plus interest.

Payable to nominated members of family or, if none, to other nominated beneficiaries.

Death grant: Up to 2,000 rupees.

Family pension fund--According to 5 wage classes.

Minimum, 225 rupees a month; maximum, 750 rupees a month.

Payable to member of family.

Death grant: 5,000 rupees.

Payable to beneficiary named by insured or, if none, insured's heirs.

Insurance fund--Lump sum equal to the average balance in the provident fund account of the insured over 12 months preceding death. Maximum: 25,000 rupees.

Administrative Organization

Ministry of Labor, general supervision.

Employees' Provident Fund and Family Pension Fund, national administration of program.

Regional committees and commissioners assist in local administration.

Central/state authorities, administration of gratuity fund.

Sickness and Maternity

First and current law: 1948.

Type of program: Social insurance system. Cash and medical benefits.

(1961 law provides maternity benefits to employees of factories/establishments not covered by the social insurance law of 1948.)

Coverage

Employees of certain firms with 10 or more workers.

Exclusions: Employees in commerce, agriculture, and certain other sectors as well as other employees earning over 1,600 rupees a month. Insured workers and spouses covered for medical benefits if permanently disabled.

Insured workers who retire are covered on payment of contribution of 10 rupees a month.

Coverage being extended gradually to different districts; now operative in about 589 industrial centers.

Source of Funds

Insured person: 2.25% of earnings (none for employees whose average daily wage is below 15 rupees).

Employer: 5% of payroll of covered employees.

Government: State governments pay 12.5% of cost of medical benefits.

Qualifying Conditions

Cash sickness benefits: Must be paid for half the number of days during a designated 6 month period.

Cash maternity benefits: Must be paid for 80 days during two designated 6 month periods.

Medical benefits: Currently in insured employment or qualified for cash benefit. Medical benefits for dependents same as for insured.

Sickness and Maternity Benefits

Sickness benefit: From 2.50 to 28 rupees a day, depending on wage class (25% more for certain specified diseases). Payable after 2-day waiting period for up to 91 days in any period of 24 consecutive months (may be extended in certain cases for up to 124 additional days and 309 days in chronic cases).

Family planning: 91 days of cash sickness benefit at full rate, double rate for additional 2 weeks, plus additional days for complications, depending on sterilization operation.

Maternity benefit: 100% of average earnings, according to wage class; payable for up to 12 weeks (including not more than 6 weeks before confinement), 6 weeks in case of miscarriage. (1961 law requires noncovered employer to pay same benefit to woman employed 80 days in last year.) Benefit extended 4 weeks for medical reasons, if necessary.

Workers' Medical Benefits

Medical benefits: State governments arrange for provision of medical care, on behalf of social insurance, except in New Delhi, Nioda, and Utter Pradesh, where social insurance administers directly. Services variously provided in different States through social insurance dispensaries and hospitals, State government services, or private doctors under capitation contract. Includes medical treatment, surgery, specialist services, hospitalization, medicines, obstetric care, transportation, and appliances (glasses and dentures for insured persons only). Scale of services varies among States, according to agreement with State and facilities available.

Duration: 3 months to 1 year, according to contribution record (extended up to 1 additional year for certain long-term diseases).

Dependents' Medical Benefits

Medical benefits for dependents: Currently provided in most States and districts. Benefits include general practitioner care, medicines, specialist examinations, and hospitalization in most States.

Funeral grant: Lump sum equal to actual cost. Maximum, 1,000 rupees. Payable to eldest member of family or person incurring funeral cost.

Administrative Organization

Ministry of Labor, general supervision.

Employees' State Insurance Corporation, administration of program through regional and local offices; managed by tripartite board and director-general.

State governments, provision of medical benefits through agreement with and reimbursement by Corporation. Administered by Corporation in some cases.

Work Injury

First law: 1923 (workmen's compensation).

Current law: 1948 (social insurance).

Type of program: Social insurance system.

Coverage

Employees in specified hazardous employment. No wage limit.

Source of Funds

Insured person: None.

Employer: Full cost.

Government: None.

Qualifying Conditions

Work-injury benefits: 80 days service in preceding 12-month period.

Temporary Disability Benefits

Temporary disability benefit: About 70% of earnings, according to 8 wage classes.

Not paid for 1st 3 days of disability, unless latter lasts 3 days or longer; payable for duration of disability.

Permanent Disability Benefits

Permanent disability pension: 3.50 rupees to maximum 39.20 rupees a day, according to 8 wage classes, if totally disabled. Also, lump sum payment between 24,000 to 112,000 rupees depending on percentage of disability.

Workers' Medical Benefits

Medical benefits: Same as for ordinary sickness; also, artificial limbs and other appliances.

Survivor Benefits

Survivor pension: 60% of insured's total disability pension payable to widow. Lump-sum compensation between 20,000 to 90,000 rupees depending on wage level and age, of the deceased.

Orphans: 40% of pension of insured for each orphan under age 18 (no limit if disabled), or until daughter marries.

Maximum widow's and orphans' pensions: 140% of pension of insured.

Other eligible survivors (in absence of above): Parents, grandparents, and other dependents under age 18; maximum total pensions for such survivors, 50% of pension of insured.

Funeral grant: Lump sum equal to cost, maximum 1,000 rupees.

Payable to oldest member of family or person incurring funeral cost.

Administrative Organization

Ministry of Labor, general supervision.

Employees' State Insurance Corporation, administration of program through regional and local offices; managed by tripartite board and director-general.

State governments, provision of medical benefits through agreement with and reimbursement by Corporation. Administered by Corporation in some cases.

INDIA

Unemployment

Labor law requires employer to pay severance indemnity of 15 days' average pay for each year of employment. Eleven States have instituted temporary unemployment programs, funded by the government.

Contact—Alexander Estrin—202-282-7116

Old-Age, Disability, Death

First law: 1951 (provident fund).
Current law: 1977.
Type of program: Provident fund system (lump-sum benefits only).
Exchange rate: U.S.\$1.00 equals 1,882 rupiah.

Coverage

Establishments with 10 or more employees or a payroll of 1 million rupiah or more a month.
Coverage being extended gradually to smaller establishments and to casual and seasonal workers.
Voluntary coverage available.
Special systems for civilian public employees and military personnel.

Source of Funds

Insured person: 1% of earnings.
Employer: 1.5% of payroll (plus 0.5% of payroll for death benefit).
Government: None.

Qualifying Conditions

Old-age benefit: Age 55.
Disability benefit: Total incapacity for work and under age 55.
Survivor benefit: Deceased was insured and under age 55 at the time of death.

Old-Age Benefits

Old-age benefit: Lump sum equal to total employee and employer contributions paid in, plus accrued interest.

Permanent Disability Benefits

Disability benefit: Lump sum equal to total employee and employer contributions paid in, plus accrued interest.

Survivor Benefits

Survivor benefit: Lump sum equal to total employee and employer contributions paid in, plus accrued interest.
Death benefit: Lump sum of 700,000 rupiah to surviving heirs.

Administrative Organization

Minister of Manpower, general supervision.
Public Corporation for Employees Social Insurance, administration and operation of program.

Sickness and Maternity

First law: 1957.
Current laws: 1964, 1967, and 1985.
Voluntary social insurance system (medical benefits).

Coverage

Firms that contract for coverage voluntarily.
Coverage being extended gradually to different industries and districts.

Source of Funds

Insured person: None.
Employer: 7% of payroll.
Based on salaries of 20,000 to 200,000 rupiah per month outside of Jakarta, 50,000 to 300,000 rupiah within Jakarta.
Government: None.

Qualifying Conditions

Medical benefits: Current coverage.
Sickness and Maternity Benefits: None.

Workers' Medical Benefits

Medical benefits: Medical examination and treatment, hospitalization, medicines, and maternity care, dental care, eye care, family planning services and immunization.
Duration: 1.5 months of hospitalization (may be extended in special cases).

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured worker.

Administrative Organization

Minister of Manpower, general supervision.
Public Corporation for Employees' Social Insurance, administration and operation of program.

Work Injury

First law: 1939.
Current laws: 1951 (individual employer liability) and 1977 (social insurance).
Type of program: Individual employer liability and social insurance systems.

Coverage

Individual employer liability program: Employees of industrial, mining, transportation, construction, plantation, and fishery undertakings, and of any other undertaking using machinery, explosives, or unhealthy materials.
Special system for public employees.
Social insurance program: Establishments with 10 or more employees or a payroll of 1 million rupiah or more a month.
Coverage being extended gradually to smaller establishments.
Voluntary coverage available.
Special system for public employees.

Source of Funds

Individual employer liability program:
Insured person: None.
Employer: Whole cost, through provision of benefits required by law.
Government: Cost of benefits where employers incapable of paying them.
Maximum earnings for benefit purposes: 1,000 rupiah a day.
Social insurance program:
Insured person: None.

Employer: 0.24% to 3.6% of payroll, according to risk in industry.

Government: None.

Qualifying Conditions

Work-injury benefits: Partial or total disablement before age 55.

No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings for first 120 days; thereafter 50%. Payable for up to 1 year or certification of permanent disability, whichever comes first.

Permanent Disability Benefits

Permanent disability pension: Individual employer liability program:

50% of earnings, if totally disabled.

Constant-attendance supplement: 20% of earnings.

Partial disability: 2% to 40% of earnings, according to schedule of injuries in law (may be converted to lump sum).

Social insurance program:

Varies according to degree of disability. Maximum is 70% of previous monthly earnings times 60.

Workers' Medical Benefits

Medical benefits: Individual employer liability:

Medical treatment, hospital care, medicines, and necessary transportation.

Social insurance system:

Medical treatment, hospital care, medicines, and up to 100,000 rupiah for transportation. Cost of medical care covered to 2 million rupiah.

Survivor Benefits

Survivor pension: Individual employer liability:

30% of earnings of insured. Payable to widow or to disabled widower.

Orphans: 15% of earnings of insured for each orphan under age 16, or 20% if full orphan. Other eligible survivors: Parent, grandparent, orphaned grandchild, father-in-law, mother-in-law.

Maximum survivor pensions: 60% of 48 months of earnings (pensions may be converted to lump sums).

Funeral grant: 50,000 rupiah.

Death benefit : Lump-sum payment of 60 times 60% of monthly earnings at death of insured.

Funeral grant: 50,000 rupiah.

Administrative Organization

Individual employer liability:

Minister of Manpower, general supervision.

Individual employers must pay compensation directly to own employees and arrange for medical care.

Social insurance system:

Public Corporation for Employees Social Insurance, administration and operation of program.

Old Age, Disability, Death

First law 1953.

Current law: 1975.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 71 rials.

Coverage

Employed persons in specific occupations and geographical areas. Special pension systems for public employees and armed forces. Self-employed may insure voluntarily within the stated minimum and maximum wage limits.

Source of Funds

Insured person: 7% of earnings.

Employer: 20% of payroll. (First 5 employees in small industrial and technical workshops exempted).

Government: 3% of payroll. (Also pays employers' contribution for the first 5 employees in small industrial and technical workshops). Maximum earnings for contribution and benefit purposes (salaried employees only): 120,000 rials a month; minimum, 30,000 rials. Above contributions also finance medical care, cash sickness, maternity, and work-injury benefits.

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women); age 55 for men with 20-25 years of work in unhealthy regions or occupations, or at any age with total 30 years of work. Minimum, 10 years of contribution. Retirement from insured employment.

Disability pension: Total disability (2/3 loss of earning capacity) or partial disability (1/3 loss of earning capacity). 1 year of contribution in last 10 years.

Survivor pension: Deceased was pensioner at death, or had 1 year of contribution in last 10 years. If caused by work-related accident, survivor pension will be paid without any qualifying conditions.

Old-Age Benefits

Old-age pension: 2.9% of average earnings during last 2 years times number of years of contribution.

Minimum pension: 50% of earnings, but not less than 30,000 rials a month (equal to the minimum wage of unskilled laborers).

Maximum, 100% of earnings up to 120,000 rials a month.

Permanent Disability Benefits

Disability pension: 2.9% of average earnings during last 2 years times number of years of contribution, if totally disabled.

Minimum pension: 50% of earnings (60% with dependents), but not less than 30,000 rials a month (equal to the minimum wage of unskilled laborers). Maximum, 100% of earnings up to 120,000 rials a month.

Partial disability: Percent of full pension proportionate to degree of incapacity, if 33% to 66% disabled.

Survivor Benefits

Survivor pension: 50% of pension of insured, payable to widow of any age. Minimum, 20% of insured's pension. Also payable to dependent widower. Orphans: 25% of pension of insured, or 50% if

full orphan, payable for each orphan under age 18 (no limit if student or disabled).

Parents: 20% of pension of insured for each dependent aged parent.

Maximum survivor pensions: 100% of pension of insured.

Minimum: 30,000 rials a month (equal to the minimum wage of unskilled laborers).

Funeral grant: Varies according to municipality.

Administrative Organization

Ministry of Hygiene, Health and Medical Education, general supervision.

Social Security Organization, administration of program through provincial branches and local agencies; managed by council and board of directors.

Sickness and Maternity

First law: 1949.

Current law: 1975.

Type of program: Social insurance system. Cash and medical benefits only.

Starting 1990, medical services are provided directly through facilities owned by the Social Security Organisation--to be expanded from 20 hospitals and 64 clinics to 98 hospitals and 120 clinics during the 5-year period 1989-93.

Coverage

Employed persons in urban areas and pensioners.

Seasonal workers covered for medical services during off-season.

Source of Funds

Insured person: See pension contributions above. (Seasonal workers: 9% of minimum monthly wage.)

Employer: Same.

Government: Same.

Qualifying Conditions

Cash sickness and medical benefits: No minimum qualifying period, except 60 days of contribution for prostheses.

Cash maternity benefits: 60 days of contribution in year prior to confinement.

Sickness and Maternity Benefits

Sickness benefit: 75% of average earnings in last 3 months for worker with dependents; 66-2/3% for single worker. Benefit reduced to 50% if hospitalized. Payable after 3-day waiting period (unless hospitalized) until recovery.

Maternity benefit: 66-2/3% of average earnings in last 3 months, payable for up to 8 weeks before and 8 weeks after confinement.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients through medical facilities belonging to the Social Security Organisation.

Dental grant: 1,500 rials for repair; 25,000-30,000 rials for half set, and 50,000 rials for complete set.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured. Coverage for wife and children under age 18 (20 if student, disabled, or unmarried daughter), or disabled dependent husband over age 60, and aged dependent parents.

Administrative Organization

Social Security Organization, administration of program.

Work Injury

First law: 1936.

Current law: 1975.

Type of program: Social insurance system.

Coverage

Employed persons in urban areas.

Source of Funds

Insured person: See pension contributions above.

Employer: Same.

Government: Same.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 75% of average earnings in last 3 months for worker with dependents; 66-2/3% for single worker. Benefit reduced to 50% if hospitalized. Payable from 1st day of incapacity until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: 2.9% of average earnings times number of years of contribution, if totally disabled.

Minimum pension, 50% of earnings for single worker, 60% for married worker. Maximum, 100% of earnings.

Partial disability: Percent of full pension proportionate to degree of incapacity, if 33% to 66% disabled.

Minimum pension, 2,100 rials a month; maximum varies according to wage, contribution record, and degree of incapacity.

Disability grant: Lump sum of 36 months' partial pension, if 10% to 33% disabled.

Workers' Medical Benefits

Medical benefits: Same as for ordinary sickness, but with no qualifying period for appliances.

Survivor Benefits

Survivor pension: 50% of pension of insured, payable to widow.

Orphans: 25% of pension of insured, or 50% if full orphan, payable for each orphan under age 18 (20 if student or disabled), unmarried daughter until marriage or unemployment.

Parents: 20% of pension of insured for each dependent aged parent.

Maximum survivor pensions: 100% of pension of insured.

Funeral grant varies according to municipality.

Administrative Organization

Ministry of Hygiene, Health and Medical Education, general supervision.

Social Security Organization, administration of program through branch offices and local agencies.

Unemployment

First and current law: 1987.

Type of program: Social insurance system.

Coverage

Persons covered under social security law.

Exclusions: Self-employed, voluntarily insured persons, retired persons, the totally disabled, those covered under construction workers' insurance.

Source of Funds

Insured person: None.

Employer: 3% of payroll.

Government: Any deficit.

Qualifying Conditions

Unemployment benefit: Insured persons who have become unemployed since March 2, 1986.

Unemployment Benefits

Unemployment benefit: Current minimum wage, increased by 20% for each of first 4 dependents.

Payable up to 12 months if single, 24 months to those with dependents.

Unemployment benefits included as income when computing old-age, disability, and survivor pensions.

Administrative Organization

Ministry of Labor, general supervision.

Family Allowances

First law: 1953.

Current law: 1975.

Type of program: Employment-related system.

Coverage

Employed persons.

Source of Funds

Insured person: None.

Employer: Whole cost.

Government: None.

Qualifying Conditions

Family allowances: Child must be under age 18 (no limit if student or disabled). Parent must have 720 working days of contribution.

Marriage grant: 720 days of contribution in last 5 years before marriage.

Family Allowance Benefits

Family allowances: 3 times lowest daily wage of unskilled laborers, according to region; payable for each of first 2 children. (Lowest daily wage is based on minimum wage of unskilled laborers, currently 30,000 rials a month.)

Marriage grant: One month's average wage or salary. If both spouses are insured, paid to each separately.

Administrative Organization

Ministry of Labor, enforcement of law.

Individual employers must pay allowances with wages or salaries.

Contact—Leif Haanes-Olsen—202-282-7284

Old Age, Disability, Death

First law: 1956 (provident fund only).
 Current law: 1971 (social insurance).
 Type of program: Social insurance system.
 Exchange rate: U.S.\$1.00 equals 0.31 dinar.

Coverage

Employees of enterprises with 5 or more workers. Exclusions: Agricultural employees, temporary employees, domestic servants, and family labor. Special pension systems for public employees, employees of semigovernmental agencies including nationalized industries, lawyers, and journalists.

Source of Funds

Insured person: 5% of wage.
Employer: 12% of payroll (25% in firms operating in oil fields).
Government: None.
 Minimum wage for contribution and benefit purposes: Based on minimum wage in insured's employment. Above contributions also finance sickness, maternity, and work-injury benefits.

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women) and 20 years of contribution; or any age with 30 years (men) or 25 years (women). Retirement from regular employment. Payable abroad in certain cases.
Disability pension: Permanent or long-continued loss of 35% of working capacity.
Survivor pension: Deceased was pensioner or met contribution conditions for old-age pension at death.

Old-Age Benefits

Old-age pension: 2.5% of average wage during last 3 years times number of months of contribution divided by 12.
 Minimum pension, 54 dinars a month; maximum, 140 dinars.
 Old-age settlement: Lump sum equal to 1 month's pension for each year of contribution if ineligible for pension.

Permanent Disability Benefits

Disability pension: 2.5% of average wage during last 3 years times number of months of contribution divided by 12.
 Minimum pension, 54 dinars a month; maximum, 140 dinars.
 Partial disability: Percent of full pension proportionate to degree of incapacity, if latter over 35%.

Survivor Benefits

Survivor pension: 60% of pension of insured, payable to surviving spouse of any age.
 Orphans: 40% of pension of insured, or 60% if full orphan, payable for each son under age 17 (27 if student, no limit if disabled) and each unmarried daughter under age 17. Dependent mother, father, sisters, brothers: 40% of pension of insured each.
 Maximum survivor pensions: 100% of pension of insured.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.

Social Security Institute, attached to Ministry, administration of program under direction of tripartite board and director-general.

Sickness and Maternity Benefits

First law: 1956 (provident fund only).
 Current law: 1971 (social insurance).
 Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employees of enterprises with 5 or more workers. Exclusions: Agricultural employees, domestic servants, temporary employees, and family labor.

Source of Funds

Insured person: See pension contributions above.
Employer: Same.
Government: None.

Qualifying Conditions

Cash and medical benefits: No minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: 75% of average wage during 3 months preceding illness. Payable after 8-day waiting period (during which employer must pay full wages) for up to 6 months (may be extended to 2 years at 100% of wage for incurable or malignant diseases).
Maternity benefit: 100% of wage. Payable for at least 10 weeks, including at least 4 weeks before confinement. (May be extended to 9 months if complications; 75% of wage payable during extended leave.) Maternity leave for up to 6 months at 1/2 pay at any time during first 4 years of child's life (up to the 4th child).
 Maternity grants (if leaving employment): Lump sum of 1 month's benefit for each year of contribution.

Workers' Medical Benefits

Medical benefits: Health services provided through government health centers and hospitals financially supported by Social Security Institute.
 Includes general and specialist care, hospitalization, surgery, medicines, X-rays, appliances, laboratory services, and rehabilitation.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured person.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.
 Social Security Institute, attached to Ministry, administration of program under direction of tripartite board and director-general.

Work Injury

First law: 1936.
 Current law: 1971.
 Type of program: Social insurance system.

Coverage

Employees of enterprises with 5 or more workers (or any enterprise in cases involving survivor pensions).

Exclusions: Agricultural employees, domestic servants, family labor, and temporary employees (some still covered under 1936 legislation).

Source of Funds

Insured person: See pension contributions above.

Employer: Same.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of wage on which last contribution was paid.

Payable after 8-day waiting period (during which employer must pay full wages) until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: 80% of average wage, if totally disabled. Minimum pension, minimum wage of profession.

Partial disability: Percent of full pension proportionate to degree of incapacity, if latter over 32%. Lump sum of 4 years' partial pension, if less than 32% incapacity.

Workers' Medical Benefits

Medical benefits: General medical care, home visits, surgery, specialist care, hospitalization, and prescribed medicines. Provided by arrangements with Ministry of Health, local authorities, or private clinics.

Survivor Benefits

Survivor pension: 60% of permanent total disability pension of insured, or lump sum equal to 4 years' partial disability pension, payable to widow and to dependent disabled widower.

Orphans: 40% of pension of insured, or 60% if full orphan, payable for each son under age 17 (27 if student, no limit if disabled) and each unmarried daughter under age 17.

Dependent mother, father, unmarried sister, brother under age 16: 40% of pension of insured each.

Maximum survivor pensions: 100% of pension of insured.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.

Social Security Institute, administration of contributions and benefits.

Contact—Leif Haanes-Olsen—202-282-7284

Unemployment

(1964 law authorizes health and welfare fund to provide unemployment assistance.)

Old Age, Disability, Death

First laws: 1908 (old-age assistance), 1911 (disability insurance), and 1935 (survivor insurance).

Current law: 1981 (consolidates all previous laws relating to social welfare).

Contributions and benefit amounts shown as of April 1991 and July 1991, respectively.

Type of program: Dual social insurance and assistance (means-tested) system for old-age and death benefits. Social insurance system for disability benefits.

Exchange rate: U.S.\$1.00 equals 0.55 Irish pound (£).

Coverage

Employed persons aged 16-65. Exclusions: Casual employees, family employment, and public employees. Self-employed eligible for old-age and death benefits upon payment of special schedule of contributions.

Source of Funds

Insured person: 5.5% of earnings up to £17,300. Self employed, 5.0% of earnings up to £18,000 (old-age and death benefits only). Employees and self-employed pay additional 1% of all earnings to finance employment training for youth.

Employer: 12.20% of payroll up to £19,300 per employee.

Government: Difference between expenditures and contributions collected. Also, entire cost of means-tested allowances.

Above contributions also finance cash sickness, maternity, and unemployment benefits.

Qualifying Conditions

Old-age pension: Age 65 with insurance coverage before age 55-60, depending on date of birth. 156 weeks of paid contributions, and annual average of 24 weeks (20 starting at age 66) paid or credited since starting work or, if later, 1953. Retirement necessary until age 66. Payable abroad.

Disability pension: Permanent incapacity for work. Payable after 1 year's ordinary sickness benefit. 260 weeks of paid contributions and 48 weeks paid or credited in last year.

Survivor pension: 156 weeks of contributions paid by deceased or his widow, and annual average of 39 weeks paid or credited in either last 3 or last 5 years prior to date husband died or attained age 66, or average of 48 weeks since entry into insurance (reduced pension if 24-47 weeks).

For full-orphan pension, 26 weeks of contributions paid by either parent.

Deserted wife's benefit: Woman deserted 3 months or more without support from husband. Must be over 40 years if no dependent children. Must not cohabit.

Death grant: 26 weeks of paid contributions and 48 contribution weeks paid or credited in last year or annual average of 48 weeks since starting work (reduced grant paid if average is 26-47 weeks).

Old-Age Benefits

Old-age pension: Flat-rate pension of £64.00 a week, increased to £68.20 a week if age 80 or over. Reduced pension, if annual average number of contributions is less than 48.

Dependents' supplements: £40.80 a week for adult dependent under age 66; £46.00 a week for adult dependent over age 66. £14.00 a week for 1st and 2nd child under age 18; £11.00 a week for other qualified children.

Living-alone allowance (pensioner aged 66 and over): £4.30 a week.

Permanent Disability Benefits

Disability pension: £56.40 a week.

Dependents' supplements: £37.20 a week for adult dependent. £14.00 a week for 1st and 2nd child under age 18, £11.00 a week for other qualified children.

Living-alone allowance (at age 66): £4.30 a week.

Survivor Benefits

Survivor pension: £58.20 a week; increased to £60.00 a week if age 80 or over. Reduced pension if worker's average annual number of contributions is less than 48. Orphans allowance: £36.40 a week each. Deserted wife: Same as survivor pension.

Death grant: Lump sum of up to £100.

Living-alone allowance (pensioner age 66 or over): £4.30 a week.

Administrative Organization

Department of Social Welfare, administration of program. Payment of pensions made at post offices on behalf of the Department. Revenue Commissioners collect contributions for majority of insured.

Sickness and Maternity

First law: 1911.

Current law: 1981 (consolidates all previous laws and expands maternity program).

Contribution and benefit amounts shown as of April 1991 and July 1991, respectively.

Type of program: Dual social insurance (cash benefits) and universal (medical care) systems.

Coverage

Cash benefits: Employed and self-employed persons.

Exclusions: Certain part-time employees, family employment, and public employees.

Medical services: All residents.

Source of Funds

Insured person: 1.25% of earnings (medical benefits only; see old-age pension above for cash sickness and maternity benefits).

Employer: 1.25% of earnings only for employees with low family income.

Government: Any deficit.

No maximum earnings for contribution purposes.

Charge of £10 for out-patient services. Charge of £10 per day for in-patient services up to a maximum of £100 in 12 months (not paid by low income groups).

Qualifying Conditions

Cash sickness benefits: 39 weeks of paid contributions and 39 weeks paid or credited in last year.

For continued payment of benefit after 1 year, 260 weeks of paid contributions must be recorded.

Cash maternity benefits: 39 weeks of paid contributions immediately before maternity leave, or a total of 39 weeks of paid contributions and 39 weeks paid or credited in last year.

Medical benefits: Full eligibility for persons with low incomes, limited eligibility for those with moderate and high incomes.

Sickness and Maternity Benefits

Sickness benefit: Flat-rate benefit: £48.00 a week. Reduced benefit if less than 48 weeks paid or credited contributions in last year.

The following weekly supplements are paid: £31.00 for adult dependent; £11.40 for 1st and 2nd child under age 18; £11.00 for other qualified children.

Earnings-related benefit: 12% of insured person's weekly earnings over £72.00 and up to £220.00.

Flat-rate benefit payable after 3-day waiting period; earnings-related benefit payable for up to 375 days after 3-week waiting period.

Maximum of flat-rate and earnings-related benefits: 75% of net earnings.

Full cash payment continues to be paid to adult dependent for 6 weeks after death of insured person.

Maternity benefit: Basic benefit, £48.00 a week, payable for up to 6 weeks before and 6 weeks after confinement.

Employed women, 70% of net weekly earnings.

Paid for 14 weeks, including at least 4 weeks before and 4 weeks after confinement.

Minimum payment, £76.00 a week.

Maternity grant (low income families): £8.00 on birth of child.

Workers' Medical Benefits

Medical benefits: All residents eligible. Services include inpatient hospital services, outpatient specialist and laboratory services, maternity and infant care, dental care, cost or part cost of prescribed drugs. Full range of services provided free to low income groups. Limited free services for remainder.

Optical, dental and hearing treatment also provided with cost sharing to insured persons and their spouses.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured.

Administrative Organization

Cash benefits: Department of Social Welfare.

Medical services: Department of Health, administration of services through 8 regional health boards. Latter provide services in own institutions, clinics, and dispensaries, or elsewhere by arrangement. Optical, dental and hearing treatment services provided with cost sharing by private practitioners on behalf of Department of Social Welfare.

Work Injury

First law: 1897.

Current law: 1981.

Type of program: Social insurance system.

Coverage

Employed persons. Exclusions: Family employment, self-employed, members of security forces and defence forces.

Source of Funds

Insured person: None.

Employer: 0.50% of payroll.

Government: None.

Maximum earnings for contribution and benefit purposes: £18,600 a year.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

All injuries and prescribed diseases arising from employment are covered.

Temporary Disability Benefits

Temporary disability benefit: Basic benefit; £64.80 a week.

Dependents' supplements: £31.00 a week for adult dependent; £11.40 a week for 1st and 2nd child under age 18; £11.00 a week for other qualified children.

Earnings-related benefit, also payable if insured person is entitled to sickness benefit, 12% of weekly earnings over £72.00 and under £220.00 a week.

Basic benefit paid from start of incapacity provided illness lasts for 4 days. Payments made for up to 26 weeks. Ordinary sickness benefit (see above) paid thereafter. Earnings-related benefit paid for 375 days (including sickness benefit period) after 3-week waiting period. Maximum of basic benefit and earnings-related benefit: 75% of net earnings.

Permanent Disability Benefits

Permanent disability pension: Maximum rate paid to persons 90%-100% disabled, £72.50 a week. Reduced pension if disablement is 20%-89%. If 1%-19% disabled, lump sum payable up to £5,060 (19% disabled). Reduced amount paid depending on degree assessed.

Unemployability supplement: £48.00 a week paid with weekly disability pension to persons permanently incapable of work, with increases of £31.00 a week for adult dependant; 11.40 a week for 1st and 2nd child under age 18; £11.00 a week for other qualified children.

Constant-attendance supplement: Up to £29.40 a week (£58.80 a week in exceptional cases).

Workers' Medical Benefits

Medical benefits: All necessary medical care and attention not covered under ordinary sickness benefits.

Survivor Benefits

Survivor pension: £71.00 a week paid to widow or to dependent disabled widower. £15.00 for each dependent child. Lump sum of £3,690 may be paid instead to dependent widower who is not permanently disabled.

Living-alone allowance: £4.10 a week (if survivor is age 66 or over).

Full orphan pension: £36.90 a week for each child.

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Dependent parents: If insured person was single, £71.00 a week to first parent; £31.90 a week to other parent. If insured person was married, £31.90 a week to each parent.
Funeral grant: £250 lump sum.

Administrative Organization

Cash benefits: Department of Social Welfare.
Medical services: Department of Health, administration through 8 regional health boards.

Unemployment

First law: 1911.
Current laws: 1981.
Type of program: Dual social insurance and assistance (means-tested) system.

Coverage

Employed persons.
Exclusions: Certain part-time employees, family employment, self-employed, and public employees.

Source of Funds

Insured person: See pension contributions above.
Employer: Same.
Government: Same. Also, entire cost of means-tested assistance.

Qualifying Conditions

Unemployment benefits: 39 weeks of paid contributions and 39 weeks paid or credited in last year.
Means-tested unemployment assistance: Applicant must be aged 18-66, and must satisfy a means test.
For both above, applicant must be capable of and available for work, and registered at employment exchange.
Unemployment must not be due to voluntary leaving, misconduct, refusal of a suitable job offer (disqualification for up to 6 weeks for any offence), or due to a trade union dispute (disqualification for duration of dispute).

Unemployment Benefits

Unemployment benefit: Flat-rate benefit, £48.00 a week (reduced benefit if 39-47 weeks of paid or credited contributions in last year).
Dependents' supplements: £31.00 a week for adult dependent; £11.40 a week for 1st and 2nd child under age 18; £11.00 a week for other qualified children.
Earnings-related benefit: 12% of insured person's earnings over £72.00 and up to £220 a week.
Maximum of flat-rate and earnings-related benefit: 85% of net earnings.
Full benefit continues to be paid to adult dependent for 6 weeks after death of beneficiary.
Unemployment assistance payable after means test to needy unemployed persons not eligible for benefit. Up to £52.00 a week if unemployed for at least 390 days.
Supplement of £31.00 a week for adult dependent; £11.00 a week for each eligible child.

Administrative Organization

Department of Social Welfare, administration of program through its local employment exchanges and their branches.

Family Allowances

First law: 1944 (Child Benefit), 1990 (Lone Parent's Allowance).
Current law: 1981.
Type of program: Universal system (Child Benefit) and Assistance Allowance (Lone Parent's).

Coverage

Residents with 1 or more children.

Source of Funds

Insured person: None.
Employer: None.
Government: Whole cost.

Qualifying Conditions

Family allowances: Child must be under age 16 (18 if student or disabled).
Lone parent's allowance: Parent must have at least 1 dependent child, must not be cohabiting or receiving maintenance payments, and must satisfy means test.

Family Allowance Benefits

Family allowances: £15.80 a month for 1st to 4th child; £22.90 a month for each additional child. In cases of triplets and quadruplets the allowance for each child is doubled.
Multiple birth grant: £300 on birth of triplets or £400 on birth of quadruplets.
Lone parent's allowance: Maximum £53.00 a week. Supplement of £15.00 a week per child.
Additional allowance of £4.10 a week paid to persons over 66 years of age.
Domicile care allowance for handicapped child: Maximum, £83.00 a month paid on behalf of child between 2 and 16 years of age living at home.
In the event of death of one parent, family allowance continues to be paid to surviving parent.

Administrative Organization

Department of Social Welfare, administration of allowances.
Payments made at post offices on behalf of the Department.
Department of Health, administration of domicile care allowance through 8 regional Health Boards.

Contact—Alexander Estrin—202-282-7116

Old Age, Disability, Death

First and current laws: 1953 (old age and survivor pensions), 1970 (disability), 1980 (long-term care), and 1982 (income support benefits).

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 2.0 new shekels (NS).

Coverage

All residents aged 18 and over, except persons who immigrated after age 60. (Optional coverage in some cases for nonemployed women.) "Average wage" as defined in National Insurance Law was NS2,530 per month in 1991.

Source of Funds

Insured person: Employee, 2.7% of earnings for old-age and survivors; 1.3% for disability; 0.1% for long-term care.

Self-employed, 3.83% of earnings for old-age and survivor pensions; 1.49% for disability; 0.14% for long-term care.

Income support benefit: No contribution.

Employer: 1.23% of payroll for old-age and survivor pensions; 0.19% for disability; 0.04% for long-term care.

Income support benefit: No contribution.

Government: 1.49% of payroll for old-age and survivors, 0.46% for disability, and 0.06% for long-term care.

In addition to insurance contributions, government provides an amount equal to 15% of employee and employer contributions paid for old age and survivors. Also, entire cost of pension to uninsured and cost of income support benefit programs, as well as 50% of cost of pension to those disabled before enactment of 1970 law.

Long-term care: No contribution.

Maximum earnings for contribution purposes: 3 times the "average wage" as of January 1 each year for employees, 4 times the "average wage" for self-employed; minimum, 25% of "average wage."

Qualifying Conditions

Old-age pension: Age 65 (men) or 60 (women). 5 years of insurance in last 10, or total of 12 years' insurance. (No qualifying period for insured women widowed, divorced, deserted, married to uninsured husband, or unmarried and aged 55 or over at time of immigration.)

Pension reduced if income from work exceeds 50%-70% of old-age pension (according to number of dependents), until age 70 (65 for women).

Income supplement, see income support benefit below.

Long-term care: Age 65 (men) or 60 (women), not institutionalized, 12 consecutive months' insurance immediately prior to claim; means-tested. Income support benefit: 24 months continuous residence, subject to a means test.

Disability pension: Medical disability of at least 40% and earning capacity reduced by at least 50% (disabled housewife, medical disability of at least 50%, with certain exceptions). No qualifying period. Israeli resident aged 18-65 (18-60 for women).

Survivor pension: Deceased had 12 months of insurance prior to death, or 24 months in last 5 years, or 60 months in last 10 years.

Income supplement, see income support benefit above.

Old-Age Benefits

Old-age pension: 16% of "average wage" as defined in National Insurance Law (see Coverage), 24% for couple.

Dependents' supplements: 5% of "average wage" for each of first 2 children.

Increments: Pension is increased by 2% per year of coverage beyond 10 years, and 5% of pension for each year retirement postponed.

Maximum increments, 50% and 25%, respectively.

Income support benefit (income-tested): 20%-25% of "average wage", 30%-37.5% for couple.

Long-term care cash benefit: 80% of rate of long-term care service benefit (see Permanent Disability Benefits).

Adjustment: Automatic adjustment of benefits for changes in "average wage."

Permanent Disability Benefits

Disability pension: If 100% disabled, pension equals 25% of "average wage" without income test; partial disability, proportionally reduced.

Dependents' supplements (income-tested): Up to 12.5% of average wage (see old-age pension) for spouse, and 5% each for first 2 children.

Attendance supplement: 50%, 100%, or 150% of full single disability pension (30%, 60%, or 90% if housewife) according to degree of disability, if at least 60% disabled. For those not receiving disability pension, subject to means test and disability must be at least 75%.

Disabled child: 30%-120% of full single disability pension.

Long-term care service benefit (transferred directly to service provider): 25% of "average wage" if largely dependent on help, 37.5% if completely dependent.

Automatic adjustment of benefits: Same as old-age pension.

Survivor Benefits

Survivor pension: Surviving spouse, 16% of "average wage" (see old-age pension) if age 50 or over, or caring for child (income-tested for widowers). 2% increment for insurance years of deceased beyond 10. Reduced pension for widow aged 40-49: 12% of "average wage." Lump sum of 3 years' full pension if under age 40. On receipt of old-age pension, survivor pension reduced by one-half. Adjustment: Automatic adjustment of benefit: same as for old-age pension.

Orphans: 7.5% of "average wage" each for first 2 children. Full orphans, 10% each.

Income support benefit (income-tested): Widow, 25% of "average wage;" spouse with 1 child, 37.5% of "average wage" (less NS80 in 1991); 2 children, 37.5% (less NS160 in 1991).

Death grant (lump sum): 100% of "average wage," 150% if receiving income support.

Funeral grant: Cost of burial up to a fixed amount.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision. National Insurance Institute, administration of program, contributions, and benefits through its branch offices.

Sickness and Maternity

First and current law: 1953. (1976 law requires employers to pay sickness benefit--75% of wage up to 90 days, depending on length of employment.)

Type of program: Social insurance system. Cash maternity benefits. About 95% of population insured for medical care under Kupat Holim sickness fund of Labor Federation, and other nonstatutory funds. Due to the extent of coverage of the Kupat Holim program, its contribution and benefit provisions are shown in some detail in this country summary.

Coverage

Maternity benefits: Employed and self-employed women aged 18 or over. Also payable to women who adopt a child under age 10. **Maternity grant:** Insured woman or wife of insured, including non-resident, if working in Israel at least 6 months immediately preceding birth.

Source of Funds

Insured person: Employee, 0.6% of earnings. Self-employed, 0.67% of earnings; in addition, 4.95% toward medical care program-distributed to sickness funds.

Those not employed and not self-employed, 3.1%.

Employer: 0.07% of payroll. In addition, contributes 4.95% toward medical care program-distributed to sickness funds.

Government: 0.18% (subsidizes cost of medical insurance premiums for recipients of income support benefit and disability pensions).

Maximum earnings for contribution and benefit purposes: See old-age pension above. (3 times "average wage" for sickness insurance contributions.)

Qualifying Conditions

Cash maternity benefits: 10 months of insurance as employed or self-employed woman in last 14 months, or 15 months in last 22 months; (if only 6 months of insurance in last 14 months, benefit payable for 6 weeks only).

Multiple-birth allowance: 3 or more children, 2 of whom at least survive past 30 days.

Maternity grant: Live birth or still born after 26 weeks of pregnancy; hospitalization necessary.

Medical care: Membership in sickness fund.

Sickness and Maternity Benefits

Sickness benefit: None under insurance.

Maternity benefit: 75% of earnings. Payable for 12 weeks.

Adjustment: Benefits adjusted for cost-of-living increments paid to employees.

Maternity grant: NS2,207 (full cost of hospitalization), and NS466 for layette (higher for multiple births).

Fixed payment for cost of transportation to hospital in certain cases.

Workers' Medical Benefits

Medical benefits: Services provided by doctors and hospitals owned and operated by, or under contract to, the fund.

Includes general and specialist care, medicines, laboratory services, hospitalization, and rehabilitation. Patient pays partial cost of drugs and appliances.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured.

Spouse of deceased or insured woman who stops work to care for child receives 75% of earnings, subject to a maximum, for up to 12 weeks.

Multiple-birth allowance: For each child born, 30% of "average wage" for 24 months (12 months if survivor or dependent's benefit paid for child).

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.

National Insurance Institute, administration of program, contributions, and benefits through its branch offices. Collects contributions from employers and non-employees for transfer to sickness funds.

Sickness insurance administered by 4 funds.

Work Injury

First and current laws: 1953 (employees), 1956 (self-employed).

Type of program: Social insurance system.

Coverage

Employees, self-employed persons, and members of cooperatives.

Source of Funds

Insured person: Employee, none. Self-employed, 0.41% of earnings.

Employer: 0.41% of payroll.

Government: 0.29% of payroll and earnings.

Maximum earnings for contribution and benefit purposes: See old-age pension above.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 75% of earnings.

Payable after 2-day waiting period (paid retroactively if disability lasts 12 days) for up to 182 days.

Adjustment: Adjusted after 91st day according to changes in average wage (see old-age pension above) and updated according to employee cost-of-living adjustments.

Permanent Disability Benefits

Permanent disability pension: 75% of earnings, if totally disabled.

Partial disability: Percent of full pension proportionate to degree of disability, if 20% to 99% disabled; lump sum of 15-57 weeks' pension, if 5% to 19% disabled, respectively.

Adjustment: Adjusted for changes in "average wage" (see old-age pension above) and employee cost-of-living adjustments.

Workers' Medical Benefits

Medical benefits: Cost of medical attendance, hospitalization, medicines, appliances, transportation, and rehabilitation.

Survivor Benefits

Survivor pension: 60% of total disability pension of insured if age 50, disabled, or caring for child; 40% of pension if age 40-49; otherwise, lump sum of 3 years' pension.

Payable to widow or dependent disabled widower.

Orphans: Percent of pension of insured for 1st orphan, 10% each for 2nd and 3rd.

Full orphans: 60% of pension for 1st, 20% for 2nd, and 10% each for 3rd and 4th.

Death grant (lump sum): 100% of average wage, 150% if receiving income support benefit (see old-age pension above.)

Other dependent relatives (if no spouse or orphan): 50% of pension of insured for 1 dependent, up to 100% for 4 or more.

Funeral grant: Cost of burial up to fixed amount.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.

National Insurance Institute, administration of program (including both contributions, and benefits) through its branch offices.

Unemployment Benefits

Unemployment benefit: 40%-80% of wage during last 75 work days of qualifying period. Maximum daily benefit: NS295.

Payable after 5-day waiting period. Maximum: 138 days per year (175 days for unemployed person over age 45 or with 3 dependents).

Adjustment: Benefits adjusted according to changes in average wage (see old-age pension above) and updated according to employee cost-of-living adjustments.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.

National Insurance Institute, administration of program (including contributions and benefits) through its branch offices.

Family Allowances

First law: 1959.

Current law: 1975.

Type of program: Universal system.

Coverage

Residents with 1 or more children. Special allowance for 3rd and subsequent children (in addition to the regular family allowance) if any member of family has served or is serving in Armed Forces.

Source of Funds

Insured person: Employee, none. Self-employed, 1.49% of earnings.

Employer: 1.49% of payroll.

Government: 0.99% of payroll. Also amount equal to 100% of contributions paid. Also, whole cost of special allowances.

Maximum earnings for contribution and benefit purposes: See old-age pension above.

Qualifying Conditions

Family allowances: Child must be under age 18.

Special allowance (3rd and subsequent children): Past or present service in Armed Forces. Paid for first child only if head of family earns less than 95% of average wage and for the second child if head of family earns less than 150% of average wage.

Families with 3 or more children are exempt from earnings tests.

Family Allowance Benefits

Family allowances (including special allowance): NS98 a month for each of first 2 children, NS155 for 3rd, NS292 for 4th, NS253 for 5th child, and NS272 for 6th and each subsequent child, in January 1989.

Automatic adjustment for changes in general price levels 4 times a year.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.

National Insurance Institute, administration of program (including contributions and benefits) through its branch offices.

Contact—Joseph G. Simanis—202-282-7265

Unemployment

Unemployment Benefits

First and current law: 1970.

Type of program: Social insurance system.

Coverage

Employees aged 18 and over, and under pensionable age; age 15-18 if partially supporting parents, or without parents and undergoing vocational training.

Exclusions: Self-employed, nonemployed, and members of cooperatives or small-holders' settlements.

Source of Funds

Insured person: Employee, 0.15% of earnings.

Employer: 0.07% of payroll.

Government: 0.08% of payroll.

Maximum earnings for contribution and benefit purposes: See old-age pension above.

Qualifying Conditions

Unemployment benefits: Insured wage earner, 180 days of contribution out of 360 days, or 270 days out of 540.

Insured salaried worker, 150 days of contribution out of 360 days, or 225 days out of 540.

New immigrants, 75 days of contribution out of 360 days, or 125 out of 540 days.

Minors, 100 days out of 360 days.

Registered at the labor exchange and capable of work.

Unemployment not due to voluntary leaving or refusal of suitable offer.

Old Age, Disability, Death

First law: 1919.

Current laws: 1952, 1965, 1968, 1969, 1974, 1975, 1978, 1980, 1981, and 1984.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 1,116 lire.

Coverage

Employed persons (including domestic employees).

Special systems for industrial managers, liberal professions, railway employees, public utilities, air transport workers, journalists, civil servants, self-employed artisans, merchants, and self-employed farmers.

Source of Funds

Insured person: 7.29% of earnings.

Employer: 18.93% of payroll, plus 0.6% (commercial) or 1.2% (industrial) basic contribution.

In addition, employers in certain industries pay a special contribution.

Employers in certain economically distressed areas relieved of part of contribution.

Government: Full cost of means-tested allowance and any overall deficit.

Minimum earnings for contribution purposes: 50,884 lire a day for workers in industry, or, if higher, minimum wage. Minimum wage is established by sector and by category through collective bargaining.)

No maximum earnings for contribution or benefit purposes.

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women) and 15 years of coverage. May work until age 65 if less than 40 years of contributions. "Preretirement" pension at 55 (50 in iron and steel industry) and 50, respectively, if unemployed due to severe economic conditions or industrial reorganization. Pension also payable at any age after 35 years of contribution. Earnings reduce benefits that are above the minimum pension level. Retirement necessary for length of service pension.

Disability pension: Total and permanent inability to perform any work. 5 years of insurance, including at least 3 years in 5 years preceding application. Disability pensions are subject to an income test (3 times minimum pension).

Disability allowance: Loss of 2/3 working capacity. Coverage requirements same as for disability pension.

Survivor pension: Deceased was pensioner at death, or met disability pension requirements at death.

Old-Age Benefits

Old-age pension: Based on average annual earnings in last 5 years (with earnings in first 3 years revalued for changes in the cost of living). Pension equals number of years of contributions multiplied by: 2% up to 48,089,000 lire; 1.5% at average earning from 48,089,000 to 63,893,780 lire; 1.25% at average earning from 63,893,000 to 79,746,000 lire; and 1% at average earnings over

79,746,000 lire, up to a maximum 80% of average earnings.

(Different formula for preretirement benefit.)

Minimum pension: 519,550 lire a month (553,000 lire a month with 15 or more years of contribution).

Schedule of payments: Monthly with 13th payment each December.

Means-tested old-age benefit ("social pension"): Up to 297,200 lire a month payable at age 65, if resident citizen (13 payments a year).

Pensioners over age 60 with no other income receive an additional 30,000 lire a month; over age 65, 50,000 lire a month; and social pensioners, 125,000 lire a month.

Adjustment: Automatic adjustment of pensions in May and November for changes in the cost of living and annual adjustment according to wage increases.

Permanent Disability Benefits

Disability pension: Same as old-age pension plus increment based on number of years until normal pension age.

Minimum pension: 519,550 lire a month (553,000 lire a month with 15 or more years of contribution).

Constant-attendance supplement: Up to 372,000 lire a month (adjusted biennially).

Disability allowance: Same as old-age pension. Payable for 3-year period. After 2 renewals becomes permanent.

Schedule of payments: Monthly with 13th payment each December.

Adjustment: Automatic adjustment of pensions every 5 months for changes in the cost of living and annual adjustment according to wage increases.

Survivor Benefits

Survivor pension: 60% of pension paid or accrued to insured.

Minimum pension: 519,550 lire a month (553,000 lire a month with 15 or more years of contribution).

Orphans: 20% of pension of insured for each orphan under age 18 (21 if student at vocational school, 26 if university student, no limit if disabled), 40% if full orphan, or 60% if sole beneficiary.

Other dependent relatives (in absence of above): 15% of pension of insured for each aged parent, or unmarried sister or brother, if disabled not receiving pension, and was dependent on deceased.

Maximum survivor pensions: 100% of pension of insured.

Lump sum death benefit: 43,200 lire to 129,600 lire if survivor ineligible for pension.

Administrative Organization

Ministry of Labor and Social Welfare, and Treasury, general supervision.

National Social Insurance Institute, administration of program through its branch offices; managed by tripartite governing body. Separate institutes or funds administer special systems.

Sickness and Maternity

First laws: 1912 (maternity), 1927 (tuberculosis), and 1943 (sickness).

Current laws: 1950 and 1971 (maternity), 1962 (sickness), 1970 (tuberculosis), 1974, 1978 (National Health Service), 1980 and 1987 (maternity for self-employed women).

Type of program: Dual social insurance (cash benefits) and universal (medical care) systems.

Coverage

Medical benefits: All residents.

Cash sickness and maternity benefits: Employed persons in commerce (except managers), and wage earners in industry.

Source of Funds

Insured person: 0.9% of earnings up to 40 million lire annually, plus "solidarity" contribution of 0.2% of earnings between 40 million and 100 million lire.

Self-employed pay 5% of earnings with an annual minimum. (Self-employed pay 4% "solidarity" contribution for earnings between 40 million and 100 million lire). Self-employed women pay 18,000 lire a year for maternity coverage.

Employer: Sickness--9.6% of payroll plus "solidarity" contribution of 3.8% on salary between 40 and 100 million lire.

Tuberculosis--2.01% of payroll.

Government: Various subsidies, plus portion of contributions due from employers.

Minimum earnings for contribution purposes: 50,884 lire a day or minimum wage, if higher, for workers in industry. No maximum.

Qualifying Conditions

Cash sickness and maternity benefits: Currently covered.

Tuberculosis benefits: 1 year of contributions.

Medical benefits: No minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: 50% of earnings for 1st 20 days; 66-2/3% thereafter. Rate is reduced to 40 percent in case of hospitalization if person has no dependents.

Payable after 3-day waiting period for up to 180 days (may be extended in special cases).

Tuberculosis benefit: Payable while receiving institutional care, if treated for 60 days or more, and up to 2 years after treatment. (Family allowances also paid.)

Maternity benefit: 80% of earnings, payable for up to 2 months before and 3 months after confinement. Additional 6 months' leave for either parent at 30% of earnings.

Workers' Medical Benefits

Medical benefits: Services provided by doctors and druggists under contract with and paid directly by National Health Service, and by hospitals, which are mostly public.

Includes general and specialist care, hospitalization, prescribed medicines, dental care, attendance of midwife or doctor at confinement, specified appliances, and spa treatment.

Tuberculosis care includes curative and convalescent care in sanatorium, post-sanatorium care, and rehabilitation.

Patient's copayment for certain prescribed medicines and hospital tests, waived for low income and the disabled. Duration: No limit.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured.

Tuberculosis benefit for dependents: Reduced benefit, but payable under same terms as for insured.

Administrative Organization

Ministry of Labor and Social Welfare and Ministry of Health, general supervision.

National Social Insurance Institute, administration of cash sickness and maternity benefits.

National Health Service administered by 20 regional health authorities and locally by area health authorities.

Work Injury

First law: 1898.

Current law: 1965.

Type of program: Social insurance system.

Coverage

Manual workers, nonmanual employees in dangerous work, and self-employed in agriculture.

Special system for seamen.

Source of Funds

Insured person: None.

Employer: 0.6% to 16% of payroll, according to risk, plus 20% of payroll contribution.

Average basic rate for industrial workers: 5.18%.

Government: None.

Minimum earnings for benefit purposes: 11,282,000 lire over two years; maximum, 20,952,000 lire.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 60% of earnings for first 90 days of disability; 75% thereafter.

Payable after 3-day waiting period (during which employer must pay benefit).

Permanent Disability Benefits

Permanent disability pension: 100% of earnings in the prior year, if totally disabled.

Constant-attendance supplement: Same as for regular permanent disability.

Dependents' supplements: 5% of pension for wife and each child under age 18 (26 if student, no limit if disabled).

Partial disability: If 61%-79% disabled, pension proportionate to degree of incapacity. If 11%-60% disabled, pension proportionate to 50% to 60% of the degree of incapacity.

Adjustment: Automatic adjustment of pensions annually if at least 5% change in average daily wage in industry.

Workers' Medical Benefits

Medical benefits: Medical, surgical, and hospital care, appliances, and rehabilitation.

Survivor Benefits

Survivor pension: 50% of earnings of insured, payable to surviving spouse. Orphans: 20% of earnings for each orphan under age 18 or disabled, or 40% if full orphan. Parent (in absence of above): 20% of earnings for each parent.

Maximum survivor pensions: 100% of earnings of insured.

Survivor grant: Lump sum up to 1,489,000 lire, according to category of dependents surviving, plus supplement for children and dependent relatives (adjusted biennially).

Allowance for inability to find reemployment: 200,000 lire (adjusted biennially).

Administrative Organization

Ministry of Labor and Social Welfare, general supervision.

National Accident Insurance Institute, administration of program through provincial offices; managed by tripartite governing body.

National Health Service, general administration of medical benefits.

Separate funds administer special systems.

Unemployment

First law: 1919.

Current laws: 1939, 1968, 1970 and 1975.

Type of program: Compulsory insurance system.

Coverage

Employees in private employment. Exclusions: Occasional and seasonal workers, and certain special categories.

Workers in industry and construction also covered for special supplementary benefit and wage supplement.

Source of Funds

Insured person: None.

Employer: 1.61% (industrial managers) or 1.91% (industry and commerce) of payroll. Industrial employers also pay 0.3% (0.8% in construction) of payroll for special unemployment and 2.2% of payroll (1.9% for firms with less than 50 workers) for wage supplement fund.

Government: Administrative costs plus subsidies for agricultural workers, youth employment, and wage supplement fund.

Minimum earnings for contribution purposes: 50,884 lire a day for workers in industry. No maximum.

Qualifying Conditions

Unemployment benefit: 52 weeks of contribution in last 2 years.

Special benefit: 13 weeks' prior continuous service.

Registered at employment office, capable of work and available for work. Unemployment not due to voluntary leaving, dismissal for misconduct, or refusal of suitable offer or prescribed training (disqualification for 30 days).

Wage supplement: Partially unemployed under circumstances specified by law.

Unemployment Benefits

Unemployment benefit: 15% of wage, payable after 7-day waiting period. Maximum duration: 180 days.

Dependents' supplements: Eligible for family allowances.

Special benefit: 80% of earnings (reduced by any regular unemployment benefit) for up to 180 days (may be extended); does not entitle to family allowances.

Wage supplement: 80% of lost wages, payable for 3 months (6-12 months under certain circumstances, but no more than 12 months in 2-year period). Not payable with special benefit.

Administrative Organization

Ministry of Labor and Social Welfare, and Treasury, general supervision.

National Social Insurance Institute, administration of program through its branch offices. Also administers wage supplement fund.

Placement offices receive, investigate, and pay claims.

Family Allowances

First law: 1937.

Current laws: 1961, 1965, 1970, 1974, 1975, 1980, 1983 and 1988 (Reform of Family Benefits Scheme).

Type of program: Employment-related system.

Coverage

Employees, some self-employed persons, and social insurance and certain unemployment beneficiaries with 1 or more children or other dependents.

Special systems for employees in agriculture, insurance and credit, tax collection, journalism, public utilities, maritime, and air transport.

Source of Funds

Insured person: None.

Employer: 6.2% (4.15% for artisans) of payroll.

Government: Various subsidies.

Minimum earnings for contribution purposes: 50,884 lire a day or, if higher, minimum wage.

Qualifying Conditions

Family allowances: Spouse dependent on insured; children must be under age 18 (no limit if disabled); brothers and sisters, nieces and nephews must be orphans or dependents under age 18, (no limit if disabled)--up to a maximum of 7 family members.

Separate provisions for self-employed agricultural workers, pensioners, and former self-employed workers.

Family Allowance Benefits

Family allowances: The amount varies in relation to the size and income of the family. For example, allowance is 230,000 lire a month for a family of four with income less than 13.4 million lire a year, gradually decreased to 20,000 lire a month for the same size family with income near 33 million lire a year, and to zero if income exceeds 33 million lire a year. Annual income ceiling for two member families--21 million lire; for a seven member family--47 million lire.

Above income ceilings increased for single-parent families and for families with at least one totally disabled member.

Separate provisions for self-employed agricultural workers and pensioners and former self-employed.

Adjustment: Benefits adjusted annually for changes in the price index.

Administrative Organization

Ministry of Labor and Social Welfare, and Treasury, general supervision.

National Social Insurance Institute, administration of program through Central Family Allowances Fund.

Individual employers pay allowances directly to own employees (except in agriculture) and settle surplus or deficit of contributions due with local branch of Institute.

Contact—G. Ricardo Campbell—202-282-7173

Old Age, Disability, Death

First law: 1958 (for sugar workers only; now absorbed into general program).

Current law: 1990.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 8.51 Jamaican dollars (J\$).

Coverage

Employed and self-employed persons, and voluntarily covered over age 18 and under retirement age.

Exclusions: Casual workers earning less than J\$12.00 per week, and unpaid family labor.

Source of funds

Insured person: 2.5% of earnings up to J\$290 per week, or J\$15,080 per year.

Domestic workers and military J\$1 per week.

Voluntarily covered J\$2 per week.

Self-employed, J\$2 per week or 5% of earnings up to a maximum earnings of J\$15,080 per year, whichever is greater.

Employer: 2.5% of wages up to J\$15,080 per year.

Government: Contributes as employer, plus administrative expenses.

Above contributions also finance maternity and work-injury benefits.

Qualifying Conditions

Old-age pension: Age 65 (men) or 60 (women). 156 weeks of paid contributions, and annual average of 39 weeks paid or credited.

Reduced pension for annual average between 13 and 38 weeks.

Lump-sum grant if 52-155 weeks paid contributions.

Substantial retirement necessary until age 70 (men) or 65 (women).

Payable abroad, but subject to limitations except where reciprocal agreement exists.

Disability pension: Permanent incapacity for work. 156 weeks of paid contributions and annual average of 39 paid or credited.

Reduced pension for annual average between 13 and 38 weeks.

Lump-sum grant if 52-155 weeks paid. 26-week waiting period.

Survivor pension: 156 weeks of paid contributions, and annual average of 39 weeks paid or credited (13 if full orphan), or if either spouse was recipient of old-age or disability pension before his or her death.

Reduced pension for annual average between 13 and 38 weeks.

Lump-sum grant if 52-155 weeks of paid contributions.

Old-Age Benefits

Old-age pension: Basic component, J\$30 a week

(Reduced pension: J\$28.50 if annual average contribution between 26 and 38 weeks, J\$27.50 if 13-25 weeks).

Earnings-related component, 5 cents a week for every J\$13 of employer-employee contributions paid during lifetime.

Spouse's supplement: J\$5 a week for dependent wife aged 55 or disabled husband aged 60.

Old-age grant: Lump-sum payment varies. It consists of J\$360, plus J\$7.20 for each 13 weeks of contributions paid and J\$9.30 for each J\$13 in contributions paid.

Permanent Disability Benefits

Disability pension: Same as old-age pension, including supplement and grant.

Survivor Benefits

Survivor pension: Basic component, J\$30 a week.

(Reduced pension, J\$28.50 if annual average contributions between 26 and 38 weeks, J\$27.50 if 13-25 weeks).

Earnings-related component, 2-1/2 cents a week for every J\$13 of employer-employee contributions paid during lifetime.

Payable to widow aged 55 or at any age if disabled or caring for child under age 18. Also payable to needy disabled widower aged 60.

Payable for 52 weeks to widow not otherwise eligible. Orphans: J\$25 a week for each full orphan under age 18.

Survivor grant (widows, widowers, and orphans): Lump-sum payment, see old-age grant.

Funeral grant: Lump sum of J\$1,500.

Administrative Organization

Ministry of Labor, Welfare and Sports, administration of program through its National Insurance Division and local offices.

Sickness and Maternity

First and current law: 1979.

Type of program: Social insurance system. Cash maternity benefits only.

Labor law requires employers to grant 12 weeks maternity leave with 66-2/3% of earnings. Social security reimburses 25% of cost to exporters with labor force 75% female. Medical care available free or at nominal cost in public dispensaries and hospitals.

Coverage

Domestic workers aged 18 and over.

Source of Funds

Insured person: See pension contributions above.

Employer: Same.

Government: Same.

Qualifying Conditions

Cash maternity benefits: 26 weeks' paid contributions in 52 weeks preceding confinement.

Sickness and Maternity Benefits

Maternity benefit: Minimum weekly wage for 8 weeks.

Administrative Organization

Ministry of Labor, Welfare and Sports, administration of program through its National Insurance Division and local offices.

Work Injury

First law: 1937 (voluntary insurance with private carrier).

Current law: 1965 (implemented October 1, 1970).

Type of program: Social insurance system.

Coverage

Employed persons aged 18 to 70 (men) and 18 to 65 (women).

Exclusions: Domestic workers, unpaid family labor, the self-employed, and members of Armed Forces.

Source of Funds

Insured person: None.

Employer: See pension contribution above.

Government: None, except as employer.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 75% of average earnings between J\$20-J\$150 a week. Minimum and maximum benefits: J\$16 and J\$112.50 a week. Payable after 3-day waiting period for up to 52 weeks.

Permanent Disability Benefits

Permanent disability pension: If 95%-100% disabled, 75% of average earnings between J\$20-J\$150 a week.

Partial disability: Percent of full pension proportionate to loss of earning capacity if 10% to 94% disabled.

Minimum and maximum benefits: J\$16 and J\$112.50 a week.

Workers' Medical Benefits

Medical benefits: Necessary medical, surgical, and rehabilitative treatment, including appliances, hospitalization, and drugs.

Survivor Benefits

Survivor pension: 75% of average earnings of deceased between J\$20-J\$150 a week.

Minimum and maximum benefits: J\$16 and J\$112.50 a week.

Payable for 52 weeks after death of insured to widow of any age; if none, to child or children; and dependent mother aged 55.

Funeral grant: Lump sum of J\$1,500.

Administrative Organization

Ministry of Labor, Welfare and Sports, administration of program through its National Insurance Division and local offices.

Contact—Peter Puidak—202-282-7294.

Old Age, Disability, Death

First law: 1941 (employees' pension insurance).

Current laws: 1944 (employees' pension insurance) and 1959 (national pension insurance), and 1985 {Two-tiered system: first tier, "national pension insurance" (flat-rate) for all residents; second tier, "employees' pension insurance" or other employment-related programs (earnings related).}

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 130.1 yen.

Coverage

National pension insurance: Residents aged 20-59; voluntary coverage for residents aged 60-64 and for citizens residing abroad (aged 20-64).

Employees' pension insurance: Employees of firms in industry and commerce, including seamen (contracting-out from employee pension insurance allowed if corporate plan provides equivalent benefits).

Other employment-related programs include special systems for public employees, private school teachers and employees, and employees of agricultural, forestry, and fishery cooperative associations.

Source of Funds

National pension insurance—Insured person: Employed persons and their dependent spouses, included in employee contribution to employment-related programs. Other insured persons: 9,000 yen a month, plus optional 400 yen per month for supplemental benefits.

Employer: Included in employer contribution to employment-related programs.

Government: 33-1/3% of benefit costs, plus administrative costs.

Employees' pension insurance—Insured person: 7.250% of earnings (men) or 7.075% of earnings (women) according to 30 wage classes. If contracted out, 5.65% (men) and 5.575% (women), respectively. Miners and seamen, 8.15%.

Employer: Same as for insured persons.

Government: None.

Maximum earnings for contribution and benefit purposes: 530,000 yen a month; minimum, 92,000 yen.

Qualifying Conditions

National pension insurance—Old-age pension: Age 65, and 25 years' contribution (including for dependent spouse of employee, years of own coverage plus years married to an employee who is covered by any employment-related programs). Pension payable at age 60-64 with actuarial reduction. Pension increased if first paid at age 66 or later.

Disability pension: For Class I, total disability requiring constant attendance; for Class II, disability severely restricting ability to work. Contributions paid or credited during 2/3 of period between age 20 and disability onset.

Survivor pension: Deceased was pensioner at death, or was covered at time of death and had contributions paid or credited during 2/3 of period between age 20 and death.

Employees' pension insurance—Old-age pension: Age 60 (men) 57 (women), or 55 (seamen, and miners); 25 (20 for women) years

of coverage, including years covered by National Pension Insurance. Age 60-64 pension reduced 20%-100% if monthly basic wage (i.e., excluding bonuses, etc.) equals 92,000-240,000 yen.

Disability pension: For Class I and II, same as under national pension insurance; For additional Class III, 70% incapacity (lump-sum grant paid if 30% to 69% incapacity and insured had 3 years' coverage or more).

Survivor pension: Deceased was covered worker or pensioner (old-age or disability) at time of death.

Old-Age Benefits

National pension insurance—Old-age pension: If fully insured (480 months of contributions), 702,000 yen a year (as of April 1, 1991), plus 200 yen for each contribution month if self-employed. Benefit actuarially reduced for initial entitlement at ages 60-64 or increased for age 66 or over.

Employees' pension insurance—Old-age pension: 0.75% of indexed monthly wages multiplied by the number of months of coverage. Age 60-64: insured receives an added 1,388 yen a month of for each month of coverage.

Dependents' supplements: 16,867 yen a month for spouse, 16,867 yen a month each for 1st and 2nd child, 5,625 yen for each additional child (up to age 18 or 20 if disabled).

Adjustment: Automatic annual cost-of-living adjustment for both pension programs.

Permanent Disability Benefits

National pension insurance—Disability pension: According to degree of disability, i.e., Class I, 877,500 yen a year; and Class II, 702,000 yen.

Dependents' supplements: 202,400 yen a year each for 1st and 2nd child; 67,500 yen for each subsequent child (under age 18, or 20 if disabled).

Employees' pension insurance—Disability pension: Class I, 125% of old-age pension; Class II, 100%; and Class III, 100%, with a minimum benefit of 526,500 yen a year.

Lump-sum grant: 200% of old-age pension payable. Minimum: 999,000 yen.

Dependents' supplements: Same as under old-age pension.

Adjustment: Automatic annual cost-of-living adjustment for both pension programs.

Survivor Benefits

National pension insurance—Survivor pension: For widow, 702,000 yen a year. For orphans, see dependents' supplements under old-age pension above. Full orphans, same as for widow plus dependents' supplements, divided among the eligible orphans.

Lump-sum grant: 100,000-200,000 yen, according to periods of paid contributions.

Employees' pension insurance—Survivor pension: 75% of pension payable to insured worker.

Eligible survivors (in descending order of priority): Spouse (age 55 or over), orphans (under age 18 or 20 if disabled), parents (aged 55 or over), grandchildren (under age 18 or 20 if disabled), or grandparents (aged 55 or over).

Dependents' supplements: Same as dependents' supplements under old-age pension. If no children, 526,500 yen supplement a year for

widow between ages 40-65, if aged 35 or over at time of death of insured.

Adjustment: Automatic annual cost-of-living adjustment for both pension programs.

Administrative Organization

Ministry of Health and Welfare, general supervision of both programs through its Pension Bureau.

Social Insurance Agency, national administration; insurance divisions of prefectural welfare departments and social insurance branch offices, local administration of contributions and benefits for both programs.

Sickness and Maternity

First laws: 1922 (health insurance; implementation delayed until 1927) and 1938 (national health insurance).

Current laws: 1958 (national health insurance) and 1986 (health insurance).

Type of program: Dual social insurance systems. National Health Insurance provides medical benefits, Employees Health Insurance provides cash and medical benefits.)

Coverage

National health insurance: All residents not under employment-related health insurance or special schemes are covered under local government (i.e., municipal, township or village) programs.

Employee health insurance: Employees of firms in industry and commerce (government-managed programs, unless member of health insurance society).

Voluntary coverage for other employees.

Special systems for persons aged 70 and over, seamen, private school teachers and employers, and public employees.

Source of Funds

National health insurance—Insured person: National health tax or rate as fixed by individual carrier; average annual contribution, 147,125 yen (1989) per household.

Employer: None.

Government: 50% of medical care costs, cost of administration, and some local subsidies.

Employee health insurance—Insured person: 4.2% of basic wage average 3.567% if insurance society), according to 39 wage classes.

Employer: 4.2% of basic wage (average 4.654% if insurance society).

Government: 16.4% of benefit costs, and cost of administration (none, if insurance society).

Maximum basic wage for contribution and benefit purposes: 710,000 yen a month; minimum, 68,000 yen a month.

Qualifying Conditions

National health insurance—Medical benefits: Residence in municipality, township or village.

Employee health insurance—Cash sickness, maternity and medical benefits: Current employment in covered occupation.

Benefits continued for normal duration if beneficiary leaving employment was covered during last 12 months.

Sickness and Maternity Benefits

National health insurance—No cash benefits provided by law, but provided by some carriers.

Employee health insurance—Sickness benefit: 60% of average daily basic wage in last 3 months, according to wage class (reduced to 40% if no dependents and in hospital).

Payable after 3-day waiting period for up to 18 months. Insurance societies may provide more liberal benefits.

Maternity benefit: 60% of basic wage for 42 days before (70 days in case of multiple birth) and 56 days after confinement. Payment discontinued or reduced partially if receiving wage or cash sickness benefit. Benefit reduced to 40% if no other dependent and in hospital. Also, lump-sum birth grant of half of 1 month's basic wage (minimum 200,000 yen) and nursing grant of 2,000 yen.

Delivery allowance (200,000 yen), and nursing allowance (2,000 yen) also payable to wife of insured.

Workers' Medical Benefits

Medical benefits (national health insurance and employee health insurance): Service benefits, usually provided by doctors, hospitals, and druggists under contract with and paid directly by carrier. (Some carriers provide services directly through own clinics and hospitals.) Includes medical treatment, surgery, hospitalization, nursing, dental care, maternity care (difficult childbirth only), medicines, and transportation.

National health insurance: 30% of cost of all care; maximum, 60,000 yen a month for the same illness, (33,600 yen if low-income family). Duration: No limit.

Special provisions for aged 70 and over, or aged 65-70 if bedridden.

Employee health insurance: Insured pays 10% of cost of all care. Maximum, 60,000 yen a month for the same illness (33,600 yen if low-income family).

Dependents' Medical Benefits

National health insurance--Medical benefits for dependents: Same as for insured.

Employee health insurance--Medical benefits for dependents: Same as for insured, but with patient paying 30% of cost (20% if inpatient) up to 60,000 yen a month, none thereafter.

Wife receives same maternity benefits as insured woman.

Funeral grant: 1 month's basic wage; minimum, 100,000 yen.

Administrative Organization

Ministry of Health and Welfare, supervision of both programs through its Insurance Bureau.

National health insurance: Local administration mainly by municipal health funds set up by each town.

National health insurance societies, local administration.

Employee health insurance: Social Insurance Agency, national administration. Insurance divisions of prefectural departments and social insurance offices, local administration.

About 1,800 health insurance societies, local administration for affiliated workers; if limited to 1 enterprise, society fixes and administers own contributions and benefits.

Work Injury

First law: 1911.

Current law: 1947, 1980 and 1986.

Type of program: Compulsory insurance with public carrier.

Coverage

Employees of all firms in industry and commerce not included under voluntary coverage or special system below.

Voluntary coverage for employees in agricultural, forestry, and fishery establishments with less than 5 workers.

Special system for self-employed, seamen and public employees.

Source of Funds

Insured person: None.

Employer: 0.6% to 14.9% of payroll, according to 3-year accident rate.

Government: Subsidies within limit of national budget.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: After 3-day waiting period, 60% of average daily wage, plus special supplement of 20% of average daily wage. (Employer pays 60% of average daily wage for first 3 days.)

Minimum benefit, 3,210 yen a day.

Beginning with 19th month, the more severely disabled have above benefit replaced with a long-term benefit equal to average daily wage multiplied by 245-313 days annually, varying with the degree of disability; they also receive special supplement based on the worker's annual bonus.

Adjustment: Automatic annual adjustment for wage changes.

Permanent Disability Benefits

Permanent disability pension: Average daily wage multiplied by 131-313 days annually, varying with degree of disability, for the seriously disabled.

Permanent disability supplement: 1,590,000-3,420,000 yen, plus special supplement based on the worker's annual bonus.

The less seriously disabled receive a lump-sum benefit of 56-503 days' wages plus 80,000-650,000 yen, varying with the degree of disability.

Workers' Medical Benefits

Medical benefits: Medical treatment, surgery, hospitalization, nursing, dental care, medicines, appliances, and transportation.

Survivor Benefits

Survivor pension: Equal to average daily wage multiplied by 153-245 days annually, according to number of dependents in family, plus special lump-sum supplement of 3,000,000 yen and an additional supplement based on bonuses.

Eligible survivors: Widowed spouse, children, parents, grandparents, grandchildren, and dependent brothers and sisters (except for widow, all must meet specified age or disability requirements).

Lump sum (if no survivors qualify for pension): Up to 1,000 days' earnings of deceased, plus 3,000,000 yen, payable to nondependent survivors.

Funeral grant: 250,000 yen plus 30 day's wages or 60 days' wages, whichever is greater.

Administrative Organization

Ministry of Labor, general supervision; enforcement of law through prefectural labor standards office and labor standards inspection offices.

Unemployment

First law: 1947.

Current law: 1975 and 1984.

Type of program: Social insurance system.

Coverage

Employees of all enterprises not included under voluntary coverage or special systems below. Exclusions: Older workers employed at age 65 or over, and seasonal workers whose term of employment is 4 months or less. Voluntary coverage for employees in agriculture, forestry and fisheries with less than 5 regular employees.

Special systems for day laborers, seamen, and public employees.

Source of Funds

Insured person: 0.55% of earnings (0.65% for seasonal or construction workers).

Employer: 0.9% of payroll (1.0%-1.1% for seasonal and construction workers, respectively).

Government: 25% of benefit costs (33-1/3% in case of deficit) and cost of administration.

Qualifying Conditions

Unemployment benefits: 6 months of insurance during last 12 months (extended up to 48 months for sickness, injury, maternity, and hard to employ cases).

Registered with public employment security office, capable of and willing to work, and reporting every 4 weeks.

Unemployment not due to voluntary leaving, serious misconduct, refusal of suitable offer, or nonattendance at recommended training (disqualification for 1-3 months).

Unemployment Benefits

Unemployment benefit: 60% to 80% of wages (higher percentage to lower earners). Minimum, 3,170 yen (2,390 yen for seasonal workers) a day; maximum, 9,040 yen.

Additional allowances for depressed industries, injury, skill acquisition, boarding, equipment, and moving expenses.

Payable after 7-day waiting period for 90 to 300 days (90-210 days for seasonal workers) in 1 year, according to length of insurance, age group, and employment prospects (disabled under age 55, 240 days; age 55-65 and hard-to-employ, 300 days; 180 days and 210 days, respectively, for seasonal workers).

Administrative Organization

Ministry of Labor, general supervision.

Employment Security Bureau in Ministry, national administration of program.

Employment insurance sections of prefectural labor departments and public employment security offices, local administration and collection of contributions.

Family Allowances

First law: 1971 (children's allowance).

Current laws: 1980, 1985, and 1991.

Type of program: Dual employer liability and assistance systems.

Coverage

Residents with 1 or more children under age 6 (age 5, effective January 1992; age 4, effective January 1993; age 3, effective January 1994).

Source of Funds

Insured person: None.

Employer: 70% of cost.

Government: With respect to employees--national treasury, 20% of cost; prefecture, 5%; city or town, 5%.

With respect to self-employed and unemployed--national treasury, 66.6%; prefecture, about 16.7%; city or town, about 16.7%.

Qualifying Conditions

Family allowances: Resident's income must be less than 3,589,000 yen in previous year for family of four (effective January 1, 1992).

Family Allowance Benefits

Family allowances: 5,000 yen a month for first and second child, and 10,000 yen a month for each subsequent child (effective January 1, 1992).

Administrative Organization

Ministry of Health and Welfare, supervision through Children and Families Bureau.

Insurance division of prefectural welfare department and social insurance offices, collection of contributions.

City or town, granting of allowances.

Contact—Lillian Liu—202-282-7292

Old Age, Disability, Death

First and current law: 1978.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 0.66 dinar.

Coverage

Employees over age 16 in private establishments with 5 or more workers, government and public sector employees not covered under civil or military pension laws, and employees of universities and municipalities, not covered by government pensions.

Exclusions: Agricultural employees, seamen, fishermen, domestic servants, self-employed, family labor, and some foreign employees.

Voluntary coverage: Jordanian expatriates; employees working in establishments with less than 5 employees.

Source of Funds

Insured person: 5% of wage.

Employer: 8% of payroll.

Government: Any deficit.

(Insured worker can contribute additional amounts to receive credit for previous work not covered.)

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women), 120 months' coverage (36 continuous months within last 5 years), or 15 years total coverage. Early retirement at age 46 (with pension reduction) if 15 years coverage. Insured person with at least 5 years' contributions before reaching statutory retirement age may continue to contribute up to age 65 in order to meet minimum qualifying conditions.

Disability pension: Total or partial incapacity for work, and 12 months' continuous coverage or 24 months' total coverage.

Survivor pension: Deceased had 12 months of continuous coverage or 24 months' total coverage.

Old-Age Benefits

Old-age pension: 2% of average monthly wages in last 2 years times years of contribution. Maximum: 75% of average monthly wage. Pension increased 10% for 1st dependent and 5% each for 2nd and 3rd. Early retirement pension: 10% reduction if age 46-50, and 5% if 51-54. Lump sum payment made if services terminated before statutory age: 10% of average annual wage if less than 60 months' contributions; 12% if 60-119 months; and 15% if 120 months or more.

Permanent Disability Benefits

Disability pension: 50% of average monthly wage in last year of contribution. Constant-attendance allowance: Pension increased by 25%.

Survivor Benefits

Survivor pension: 50% of average monthly wage in last year of contribution or, if deceased was pensioner, 100% of insured's pension. Payable to widow, son under 18 (no age limit if disabled), unmarried or divorced daughters, dependent parents, brothers, sisters, and widower. Pension reduced in direct proportion to

survivor's income. Widow's, daughter's, or sister's pension ceases upon marriage. Funeral grant: 150 dinars.

Administrative Organization

The Social Security Corporation, administration of program.

Work Injury

First and current law: 1978.

Type of program: Social insurance system.

Coverage

Employees over age 16 in private establishments with 5 or more workers, government and public sector employees not covered under civil or military pension laws, employees of universities, municipalities, and village councils, and Jordanians working at diplomatic missions and international organizations.

Exclusions: Casual workers, farmers, seamen, fishermen, domestics, servants, self-employed, family labor.

Source of Funds

Insured person: None.

Employer: 2% of payroll (may be reduced to 1% if employer assumes full cost of medical treatment and disbursement of daily allowances for temporary disability). No contribution required on wages paid to apprentices.

Government: Any deficit.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 75% of daily wage (65% if receiving treatment in specified medical institutions) for duration of disability, until permanent disability is proved, or upon death.

Permanent Disability Benefits

Permanent disability pension: 75% of covered monthly wage.

Constant-attendance allowance: Pension increased by 25%.

Partial disability: If 30% or more disabled, percentage of full disability pension according to degree of disability. If less than 30%, lump sum equal to 36 months' partial disability pension.

Workers' Medical Benefits

Medical benefits: Medical treatment, hospitalization, transportation, and rehabilitation services (including artificial limbs).

Survivor Benefits

Survivor pension: 60% of covered monthly wage, paid to widow, dependent widower, son under age 18 (no limit if disabled); daughters if unmarried or divorced; and dependent parents, sisters, and brothers. Funeral grant: 150 dinars.

Administrative Organization

The Social Security Corporation, administration of program.

Contact—Leif Haanes-Olsen—202-282-7284

Old Age, Disability, Death

First and current law: 1965.

Type of program: Provident fund system. Lump-sum benefits only.

Exchange rate: U.S.\$1.00 equals 23.17 shillings.

Coverage

Employed persons.

Exclusion: Casual workers.

Special pension system for public employees.

Source of Funds

Insured person: 5% of earnings.

Employer: 5% of payroll.

Government: None.

Maximum earnings for contribution purposes: 1,600 shillings a month.

Qualifying Conditions

Old-age benefit: Age 55, and substantial retirement from regular employment. (Payable at age 50 if out of insured employment, or at any age if emigrating permanently.)

Old-Age Benefits

Old-age benefit: Lump sum equal to total employee and employer contributions, plus at least 8% interest.

Permanent Disability Benefits

Disability benefit: Lump sum equal to total employee and employer contributions, plus at least 8% interest.

May be paid as annuity or in installments.

Survivor Benefits

Survivor benefit: Lump sum equal to total employee and employer contributions, plus at least 8% interest. Payable to spouse and children or, if none, to other dependent relatives.

May be paid as annuity or in installments.

Administrative Organization

Ministry of Labor, general supervision.

National Social Security Fund, administration of program; under supervision of Board of Trustees; managed as corporate body under Minister of Labor.

Sickness and Maternity

First and current law: 1966.

Type of program: Social insurance system. Hospital benefits only. (1976 Employment Act requires employer to pay 100% of earnings for up to 2 months; however, some employers negotiate with trade unions to pay 100% for either 1, 3 or 6 months, then 50% for an equal period. Also, 100% of earnings for up to 2 months' maternity leave. Some medical services also provided by employer.)

Coverage

Employed persons, including public employees, earning 1,000 shillings or more a month.

Voluntary affiliation for persons earning less than 1,000 shillings a month. Exclusion: Casual workers.

Source of Funds

Insured person: Graduated contribution between minimum of 30 shillings and maximum of 320 shillings a month.

Employer: None.

Government: None.

Qualifying Conditions

Hospital benefits: No qualifying period.

Sickness and Maternity Benefits

Cash sickness benefit: None under insurance.

Workers' Medical Benefits

Hospital benefits: Refund of expenses for hospital and medical treatment, as prescribed by regulation, for insured persons. Maximum reimbursement, 450 shillings a day.

Maximum duration: 180 days in 1 year. The National Hospital Insurance Fund will require a report from the Director of Medical Services for any period beyond 180 days.

Free inpatient treatment in government hospitals provided to employed persons not under health insurance but contributing to the National Social Security Fund.

Some free care in provincial and district hospitals also available to persons with low incomes.

Dependents' Medical Benefits

Hospital benefits for dependents: Same as for insured persons or contributors to the National Social Security Fund.

Administrative Organization

Ministry of Health, general supervision.

National Hospital Insurance Fund, and National (Voluntary)

Hospital Insurance Fund, administration of program.

Work Injury

First law: 1946.

Current law: 1974.

Employer liability/compulsory insurance with private carrier.

Coverage

Employed persons.

Exclusions: Nonmanual employees earning over 4,000 shillings a month, casual workers, and family labor.

Source of Funds

Insured person: None.

Employer: Whole cost, through direct provision of benefits or insurance premiums.

Government: For Government employees who get injured while on duty, the cost is met by the Government.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 50% of earnings; maximum, 540 shillings.

Payable after 3-day waiting period (waived if disability exceeds 3 days).

Permanent Disability Benefits

Permanent disability benefit: Lump sum equal to 60 months' earnings of employee in case of permanent partial disability (maximum 240,000 shillings).

Payable to spouse and children or, if none, to other dependent relatives.

May be paid as annuity or in installments.

Survivor Benefits

Survivor benefit: Lump sum of 60 months' earnings; maximum, 35,000 shillings.

Payable to dependent survivors or, if none, in reduced amount to survivors only partially dependent on insured.

Funeral grant: Lump sum covering cost of funeral. (Employer pays 2,000 shillings if no dependents.)

Administrative Organization

Ministry of Labor, enforcement of law, approval of settlements, and payment of benefits deposited with it by employers.

Employers must insure liability with private insurance companies.

Contact—Alexander Estrin—202-282-7116

Old Age, Disability, Death

First and current law: 1976.

Type of program: Provident fund system (lump-sum benefits only).

Exchange rate: U.S.\$1.00 equals 1.25 Australian dollars (A\$).

Coverage

Employed persons aged 14 and older earning at least A\$10 a month.

Exclusion: Domestic servants.

Source of Funds

Insured person: 5% of earnings.

Employer: 5% of payroll.

Government: None.

A\$5 deducted annually from each provident fund account for death benefit program (except for persons who have left covered employment).

Qualifying Conditions

Old-age benefit: Age 50. (Payable at age 45 if actually retired from employment, with evidence of intention to retire permanently; at any age if emigrating permanently).

Disability grant: Physical or mental incapacity for work.

Survivor grant: Deceased was insured and had not withdrawn any part of the amount credited.

Old-Age Benefits

Old-age benefit: Lump sum equal to total employee and employer contributions, plus 9% accumulated interest.

Permanent Disability Benefits

Disability grant: Lump sum equal to total employee and employer contributions, plus 9% accumulated interest.

Survivor Benefits

Survivor grant: Lump sum equal to total employee and employer contributions, plus 9% accumulated interest.

Payable to deceased's nominee.

Death benefit: A\$1,000 maximum.

Administrative Organization

National Provident Fund Board, administration of program. Board membership consists of two representatives each from government, employers, and employees.

Employer: Whole cost.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Occupational disease: Incapacity or death occurred during employment or within 12 months after the employment ended.

Temporary Disability Benefits

Temporary disability benefit: 50%-100% of earnings, inversely proportionate to level of earnings. Maximum, A\$160 a month. Total payment not to exceed lump sum payable for permanent (total or partial) disability (see below).

Payable after 3-day waiting period.

Permanent disability grant: Lump sum of 48 months' earnings or A\$6,000, whichever is less. Minimum, A\$500.

Constant-attendance supplement: 25% of grant.

Partial disability: Lump sum in proportion to degree of incapacity, according to schedule. Total payment not to exceed full benefit under permanent total disability.

Workers' Medical Benefits

Medical benefit: Medical and surgical care.

Survivor Benefits

Survivor grant: Lump sum of 36 months' earnings or A\$6,000, whichever is less. Minimum, A\$400.

Funeral grant (if no survivors): Burial expenses up to A\$30.

Administrative Organization

Department of Labor, enforcement of law.

Employers may insure liability with approved insurance companies.

Contact—Concepción McNeace—202-282-7270

Work Injury

First and current law: 1949.

Type of program: Employer liability/compulsory insurance with private carrier.

Coverage

Employed persons earning A\$4,000 a year or less.

Exclusion: Casual employees.

Source of Funds

Insured person: None.

Old Age, Disability, Death

First law: 1973.

Current law: 1988.

Type of program: Social insurance system.

Exchange rate: U.S. \$1.00 equals 713 won.

Coverage

Korean nationals aged 18-59, residing in Korea, and employed in firms with 10 or more workers.

Voluntary coverage for employees of firms with less than 10 workers, and for the self-employed (including farmers and fishermen).

Separate systems for public employees, military personnel, and private school teachers.

Source of Funds

Insured person: 1.5% of earnings, rising to 2% in 1993 and 3% in 1998; self-employed, 3% of earnings.

Employer: 1.5% of payroll, rising to 2% in 1993 and 3% in 1998.

Government: Administrative costs.

Qualifying Conditions

Old-age pension: Aged 60, insured 20 or more years.

Reduced if aged 60-64 and still engaged in remunerative activity.

Reduced pension if aged 60 or more and insured for 15-19 years; aged 55-59 and insured for 20 or more years; or aged 45-59 on January 1, 1988 and insured for 5 years after that date.

Disability pension: Insured at least 1 year, no longer engaged in remunerative activity.

Survivor pension: Spouse or child (under age 18) of insured person (insured at least 1 year) or pensioner.

Lump sum refund: Generally payable if insured has less than 15 years coverage. Must be requested.

Old-Age Benefits

Old-age pension: 2.4 times the sum of (1) average monthly earnings of all insured persons in the preceding year, and (2) the average monthly earnings of retiree over his/her entire contribution period. For each insured year in excess of 20, the monthly benefit amount is increased by 5 percent.

Additional annuity for dependents (child, parent or spouse).

Lump sum refund: Employee and employer contributions plus interest.

Adjustment: Benefits adjusted for price changes.

All pensions non-taxable.

Permanent Disability Benefits

Total disability, calculated in the same manner as the old-age pension.

For less than total disability, reduced by up to 40%.

Survivor Benefits

If insured had 20 or more contribution years, 60% of insured's pension; if 10 to 19 contribution years, 50%; if 9 or fewer contribution years, 40%.

Administrative Organization

National Pension Corporation under supervision of Ministry of Health and Social Affairs.

Sickness and Maternity

First law: 1963.

Current law: 1976, as amended 1989.

Type of program: Social insurance system. Medical benefits only.

Coverage

Employed persons in firms with 5 or more workers, in foreign-owned firms with 5 or more Korean workers. A regional medical insurance program covers the urban self-employed and rural residents. Separate systems for public employees, private school teachers, military personnel, and pensioners.

Source of Funds

Insured person: 1.5% to 4% of earnings.

Employer: 1.5% to 4% of payroll.

Government: Partial cost of administration.

Minimum earnings for contribution purposes: 75,000 won a month. No maximum.

Qualifying Conditions

Medical benefits: Current coverage. No qualifying period.

Workers' Medical Benefits

Medical benefits: Services provided by doctors and hospitals under contract or by designated privately owned clinics including medical examinations, drugs, full cost of nursing and maternity care (first 2 children only), and ambulance services. Patient pays up to 20%-55% of medical expenses. Maximum: 500,000 won for the same illness in one month. Duration: 180 days for same illness.

(Extension possible in case of tuberculosis, or when insurer's share during the 180 day period is less than 300,000 won.)

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured.

Dependents include spouse, direct lineal ascendants of employee and spouse, direct lineal descendants and their spouses, and brothers and sisters supported chiefly by the insured person.

Maternity grant: Up to 50,000 won payable to wife of insured.

Funeral grant: Lump-sum payment of 200,000 won for an insured person and 100,000 won for any dependent.

Administrative Organization

Ministry of Health and Social Affairs, general supervision.

National Federation of Medical Insurance, guidance and administration of program.

Work Injury

First law: 1953 (employer liability law still applies to workers in industry and commerce not under 1963 law; benefit provisions of two laws similar).

Current law: 1963.

Type of program: Compulsory insurance with public carrier.

Coverage

Employees of industrial firms with 10 or more workers (5 or more in some industries including chemical manufacturing, coal mining, and rubber and plastic manufacturing).

Separate system for public employees.

Source of Funds

Insured person: None.

Employer: 0.2% to 18.3% of payroll, according to risk in industry.

(Average contribution: 1.78%.)

Government: Cost of administration.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 60% of average earnings.

Payable after 7-day waiting period for up to 24 months.

Permanent Disability Benefits

Permanent disability benefit: Annual pension equal to 131-329 days average earnings, if totally disabled, or lump sum equal to 55-1,474 days' earnings, according to degree of disability.

Workers' Medical Benefits

Medical benefits: Free medical treatment, surgery, hospitalization, medicines, nursing, dental care, appliances, transportation, and rehabilitation.

Survivor Benefits

Survivor benefit: Lump sum equal to 1,000 days' average earnings payable to surviving family, plus pension of 47% of annual earnings for 1 person, 52% for two, 57% for three, and 62% for four or more persons.

Funeral grant: 90 days' average earnings.

Administrative Organization

Ministry of Labor Affairs, general supervision.

Contact—Lillian Liu—202-282-7292

Old Age, Disability, Death

First and current law: 1976.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 0.29 dinar.

Coverage

Employed persons, including Kuwaiti nationals working abroad. Special systems for self-employed persons and for military personnel.

Note: Prior to 1986, coverage for the self-employed was voluntary. The program has since become compulsory, with a "buy-in" option to cover prior periods.

Source of Funds

Insured person: 5% of earnings.

Employer: 10% of payroll.

Government: Annual subsidy equal to 10% of payroll.

Maximum earnings for contribution and benefit purposes:

1,000 dinars a month. Minimum, 115 dinars a month. (Not applicable to civil servants).

Qualifying Conditions

Old-age pension: Age 50 and 15 years of contributions; 20 years of contributions if claimed before age 50.

Retirement necessary, except full pension may be paid in some employment situations if age 50 or above.

If under age 50, pension reduced by 1/4 of excess of salary plus pension above 1,000 dinars a month.

Disability pension: Total incapacity for work.

Survivor pension: Deceased met insurance requirements or was pensioner at death.

Old-Age Benefits

Old-age pension: 65% of last monthly earnings plus 2% of last monthly earnings for each year of contribution beyond 15 years.

Maximum benefit: 95% of last monthly earnings. Part of pension may be paid as a lump sum at pensioner's request before age 65.

Transitional benefit paid to persons with less than 15 years' coverage.

Permanent Disability Benefits

Disability pension: 65% of last monthly earnings plus 2% of last monthly earnings for each year of contribution beyond 15 years.

Maximum benefit: 95% of earnings.

Survivor Benefits

Survivor pension: From 33-1/3% to 100% of deceased's earnings according to number of widows, children, parents, brothers, sisters, and sons' children. Pension divided according to schedule.

Also payable to dependent widowers.

Children must be under age 26 (28 if student, no limit if disabled).

Minimum monthly benefit: widow or widower, 110 dinars; parent, 90 dinars; other beneficiaries, 55 dinars a month.

Funeral grant: 2 months' earnings or 2 months' pension of insured.

Minimum, 100 dinars.

Administrative Organization

Ministry of Finance, general supervision.

Public Institution for Social Security, administration of program.

Managed by board of directors.

Sickness and Maternity

Free medical services available to all residents.

Work Injury

First and current law: 1976.

Type of program: Social insurance system

(Program not yet implemented.)

Contact—Leif Haanes-Olsen—202-282-7284

Old Age, Disability, Death

First and current law: 1963.

Type of program: Social insurance system (lump-sum benefits only).

Exchange rate: U.S.\$1.00 equals 487 pounds.

Coverage

Employees in industry, commerce, and agriculture.

Exclusions: Temporary agricultural employees; employees who elected in 1965 to continue coverage for special benefits under labor code; and aliens from countries not providing reciprocity.

Special system for public employees and teachers.

Source of Funds

Insured person: None.

Employer: 8-1/2% of payroll.

Government: None.

Qualifying Conditions

Old-age benefit: Age 60 (men) or 55 (women); at any age after 20 years of employment; or if woman marries and leaves employment. Reduced benefit at any age if 5-19 years of employment and leaving employment permanently before qualifying.

Retirement necessary.

Disability benefit: Loss of at least 50% of normal working capacity.

Survivor benefit: Deceased had some periods of insurance under program.

Old-Age Benefits

Old-age benefit: Lump sum equal to final month's earnings (or average monthly earnings during last 12 months, if higher) times years of service up to 20 years, plus 1-1/2 months' earnings per year of service beyond 20 years.

(For calculation of benefit, worker credited with up to 20 years for service before 1963.)

Benefit reduced by 50% for 1-5 years' contributions, 35% for 5-10 years, 25% for 10-15 years, 15% for 15-20 years.

Permanent Disability Benefits

Disability benefit: Lump sum equal to final month's earnings times years of service. Minimum benefit: 20 months' earnings.

Survivor Benefits

Survivor benefit: Lump sum equal to final month's earnings times years of service. Minimum benefit: 6 months' earnings.

Widow (or widower aged 60 or over, or disabled) receive 50% of the benefit; the remainder is divided equally between children under age 16 (25 if student, any age if disabled), or parents aged 60 or over, or disabled; or, if none of the above survive, the benefit is paid to dependent brothers and sisters under age 16.

Funeral grant: 150% of minimum wage.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.

National Social Security Fund, administration of program through its district offices; managed by tripartite board and director-general.

Sickness and Maternity

First and current law: 1963.

Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employees in industry, commerce, and agriculture, and teachers.

Public employees and university students also covered for medical benefits.

Exclusions: Temporary agricultural employees and aliens from countries not providing reciprocity.

Source of Funds

Insured person: 1.5% of earnings.

Employer: 5.5% of payroll.

Government: About 25% of cost of benefits.

Earnings for contribution and benefit purposes subject to a ceiling.

Qualifying Conditions

Cash sickness benefits: 3 months of insurance during last 6 months.

Cash maternity benefits: 10 months of insurance immediately prior to confinement.

Medical benefits: Currently covered.

Sickness and Maternity Benefits

Sickness benefit: Employer pays 100% of earnings from 1st through 15th day of illness; 50% of earnings for an additional 15 days if worker has from 3 months' to 2 years' service.

If 2 to 4 years' service, employer pays 100% of earnings during first 30 days, 50% of earnings for an additional 30 days.

If 4 to 10 years' service, employer pays, according to a graduated scale, up to 100% of earnings for up to 2-1/2 months, 50% of earnings up to an additional 2-1/2 months.

Maternity benefit: Employer pays 100% of earnings during first 40 days.

Workers' Medical Benefits

Medical benefits: Cash refund of part of doctor bills (full refund for maternity care); service benefits provided by hospitals under contract with and paid directly by National Social Security Fund. Includes general and specialist care, hospitalization, maternity care, medicines, and laboratory services.

Patient normally pays doctor's bill, and is then reimbursed by Fund for 70% (100% for maternity care, kidney dialysis, and cancer treatment) of amount listed for the service in official fee schedule. Duration: 26 weeks (or up to 52 weeks in special cases).

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured worker.

Funeral grant: 150% of minimum wage.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.

National Social Security Fund, administration of program.

Work Injury

First and current law: 1943 (amended in 1983).

Type of program: Employer liability system.

Coverage

All wage earners covered by an employment contract.

Source of Funds

Insured person: None.

Employer: Whole cost.

Government: None.

Earnings for contribution and benefit purposes subject to a ceiling.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 75% of worker's daily wage.

Payable from day after accident for up to 9 months.

Permanent Disability Benefits

Permanent disability benefit: If totally disabled, lump sum equal to wages paid during previous 800 days if under age 35; 700 days' pay if aged 35-49; and 600 days' pay if aged 50 or over.

Partial disability: Compensation proportionate to loss of earning capacity.

Constant-attendance supplement, as fixed by regulation.

Workers' Medical Benefits

Medical benefits: Same as for ordinary illness, plus appliances.

Patient not required to share in cost of doctor's services.

Survivor Benefits

Survivor pension: Up to 500 days' pay of deceased (however, including only 1/4 of amount exceeding the minimum wage, and 1/8 of amount exceeding twice the minimum wage).

Widow, aged or disabled widower, children under age 16 (25 if student or disabled), aged or disabled parents, and dependent brothers and sisters.

Funeral grant: 150% of minimum wage.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.

National Social Security Fund, administration of contributions and benefits.

Family Allowances

First law: 1943.

Current law: 1963.

Type of program: Employment-related system.

Coverage

Employees and social insurance beneficiaries with non-working wife or 1 or more children.

Source of Funds

Insured person: None.

Employer: 7.5% of payroll, or from 10 pounds to 30 pounds per employee in case of small employers.

Government: None.

Earnings for contribution purposes subject to a ceiling.

Qualifying Conditions

Family allowances: Child must be under age 16 (25 if student or unmarried unemployed daughter, no limit if invalid).

Wife must not be gainfully employed.

Family Allowance Benefits

Family allowances: Monthly allowance for wife and for each child, up to a maximum amount.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.

National Social Security Fund, administration of allowances.

Contact—Leif Haanes-Olsen—202-282-7284

Old Age, Disability, Death

First law: 1972.

Current law: 1988.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 1 Liberian dollar.

Coverage

Employees of firms with 5 or more workers and public employees.
Exclusions: Casual workers, family labor, and domestic employees.
Voluntary coverage for self-employed persons and others not compulsorily covered.

Source of Funds

Insured person: 3% of earnings.

Employer: 3% of payroll.

Government: None.

Qualifying Conditions

Old-age pension: Age 60. 100 months of contribution (transitionally, 40-90 months of contribution from 4th to 10th year of program's operation). Retirement from employment necessary until age 65.

Disability pension: Permanent incapacity for work. Contributions in 2/3 of months since first entry into coverage, with minimum of 50 contributions in last 60 months.

Survivor pension: Insured met disability pension requirements or was pensioner at death.

Old-Age Benefits

Old-age pension: 25% of average monthly earnings, plus 1% for every 10 monthly contributions in excess of 100.

Refund of contributions: Employee contributions, plus accrued interest, if ineligible for pension at retirement age but at least 12 monthly contributions.

Assistance is provided under a non-contributory scheme for needy aged and unemployed workers who are ineligible for regular benefits; maximum benefit, \$350 a year.

Permanent Disability Benefits

Disability pension: 25% of average monthly earnings, plus 1% for every 10 monthly contributions in excess of 50.

Refund of contributions: Employee contributions, plus accrued interest, if ineligible for pension but at least 12 monthly contributions.

Assistance is provided under a non-contributory scheme for needy disabled workers who are ineligible for regular benefits; maximum benefit, \$350 a year.

Survivor Benefits

Survivor pension: 50% of pension of insured. Payable to widow and dependent disabled widower.

Orphans: 10% of pension of insured (20% if full orphan) for each child under age 18 (21 if student, no limit if disabled).

Maximum survivor pensions: 100% of old-age or disability pension, whichever is higher.

Administrative Organization

National Social Security and Welfare Corporation, administration of program; managed by tripartite board of directors.

Work Injury

First law: 1943.

Current law: 1980.

Type of program: Social insurance system.

Coverage

Employed and self-employed persons. Exclusions: Casual workers, family labor, and domestic servants.

Source of Funds

Insured person: None.

Employer: Average, 1.75% of payroll.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 65% of average earnings.

Payable after 14-day waiting period (first 14 days compensated retroactively if disability lasts longer than 14 days) until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: 65% of average earnings if totally disabled.

Constant-attendance supplement: 25% of pension.

Partial disability: Percent of full pension proportionate to degree of disability, according to schedule in law.

Workers' Medical Benefits

Medical benefits: Reasonable expenses for medical and surgical care, hospitalization, drugs, and appliances.

Survivor Benefits

Survivor pension: 20% of insured's average earnings. Payable to widow and dependent disabled widower.

Orphans: 10% of insured's average earnings (20% if full orphan) for each child under age 18 (21 if student, no limit if disabled); maximum, 30% of earnings.

Maximum survivor pensions: 100% of temporary disability benefit.

Dependent parent or grandparent (if no widow or orphans survive): same as widow's pension; divided equally if more than 1.

Funeral grant: Cost of burial, up to \$500.

Administrative Organization

National Social Security and Welfare Corporation, administration of program; managed by tripartite board of directors.

Contact—Alexander Estrin—202-282-7116

Old Age, Disability, Death

First law: 1957.

Current law: 1980.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 0.27 dinar.

Coverage

All residents.

Special system for members of Armed Forces.

Source of Funds

Insured person: 2.125% of earnings. Self-employed, 5.1%.

Employer: 2.975% of payroll.

Government: 3.4% of covered earnings; annual subsidies; also cost of income-tested benefits.

Above contributions also finance sickness, lump-sum grants for pregnancy and childbirth, and work-injury benefits.

Qualifying Conditions

Old-age pension: Age 65 (60 if in hazardous or unhealthy occupations) and 20 years of contribution for full pension.

Retirement from covered employment necessary. Not payable abroad.

Disability pension: 80% loss of earning capacity in last job or other suitable work.

Survivor pension: Insured was pensioner or eligible for pension at death.

Old-Age Benefits

Old-age pension: Full pension, 2.5% of average earnings during last 3 years for each of first 20 years of contribution, plus 2% for each year of contribution in excess of 20.

Minimum pension, 96 dinars a month; maximum, 80% of average earnings.

Dependents' supplements: 4 dinars a month for wife, 2 dinars for each child under age 18 (any age for unmarried daughter).

Permanent Disability Benefits

Disability pension: 50% of full old-age pension, plus 0.5% per year of contribution for each of first 20 years of contribution, and 2% for each year exceeding 20.

Minimum pension, 40 dinars a month plus 50% of earnings; maximum, 80% of earnings.

Dependents' supplements: 4 dinars a month for wife, 2 dinars for each child under age 18 (any age for unmarried daughter).

Constant-attendance supplement: Up to 25% of pension.

Survivor Benefits

Survivor pension: Distribution based on number and relationship of family members of the deceased.

Widows: 30% to 75% of pension of insured paid at any age, depending on number and relationship of other recipients.

Sons: 40% to 75% of pension of insured if one son; up to 100% if more than one.

Parents: 15% to 60% of pension.

Brothers and sisters: 15% to 60% of pension of insured.

Funeral grant: Lump sum of 50 dinars.

Administrative Organization

Social Security Fund, administration of program through district and local offices; managed by tripartite board and director-general.

General supervision by national social security committee.

Local supervision by municipal committees.

Sickness and Maternity

First law: 1957.

Current law: 1980.

Type of program: Dual employer liability/social insurance system.

Coverage

Individual employer liability program--Short-term cash benefits for all employees.

Social insurance program--Short-term cash benefits for self-employed; long-term cash benefits and specific medical benefits for employed and self-employed.

Source of Funds

Insured person: Cash benefits, none. Medical benefits, 1.5% of earnings. Self-employed, 5.5% (medical benefits, 4.0%; cash benefits, 1.5%).

Employer: Cash benefits, entire cost for employees; medical benefits, 1.4% of payroll.

Government: Cash benefits, 0.6% of earnings (self-employed only); medical benefits, 1.6% of earnings.

Qualifying Conditions

Cash sickness benefits: 6 weeks of contribution during last 3 months.

Cash maternity benefits: Entry into insurance 6 months before confinement; 4 months' contribution during last 6 months.

Medical benefits: Same contribution conditions as for cash benefits or receiving a pension.

Sickness and Maternity Benefits

Sickness benefit: 60% of earnings, payable for up to 1 year.

Maternity benefit: 100% of earnings payable for a total of 3 months.

Maternity grant: 3 dinars per month from 4th month until confinement; maximum: 6 months.

Birth grant: 25 dinars for each birth.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients by facilities of Ministry for Social Security.

Includes general and specialist care, hospitalization, maternity and nursing care, essential medical supplies, and rehabilitation.

Patients may be required to pay part of cost of benefits.

Duration: Up to 6 months beyond duration of cash benefits.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured person.

Wife of insured man receives same maternity benefits as insured woman.

Administrative Organization

National and local administration, see above.

Work Injury

First law: 1957.

Current law: 1980.

Type of program: Dual employer liability/social insurance system.

Coverage

Individual employer liability program--Short-term cash benefits for all employees.

Social insurance program--Short-term cash benefits for self-employed; long-term cash benefits for employed and self-employed.

Source of Funds

Insured person: See sickness and maternity contributions above.

Employer: Same.

Government: Same.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 70% of earnings, payable for up to 1 year.

Permanent Disability Benefits

Permanent disability pension: Full pension, if 60% or more disabled, same as old-age pension.

Minimum pension, 40 dinars a month plus 50% of earnings; maximum, 100% of earnings.

Constant-attendance supplement: Up to 25% of pension.

Partial disability: Pension proportionate to degree of incapacity, if 30% to 60%; lump sum payable if 5% to 29% disability.

Workers' Medical Benefits

Medical benefits: Medical treatment and surgery, hospitalization, medicine and appliances, dental care, glasses, and rehabilitation.

Survivor Benefits

Survivor pension: 50% of actual or potential permanent disability pension of deceased, paid to widow at any age.

Orphans: 20% of insured's pension to each orphan under age 18 (any age for unmarried daughter); 40% to each full orphan, or 50% if only 1 full orphan.

Dependent parents (if no widow or orphans survive): 40% of pension each (male parent must be over age 60).

Maximum survivor pensions: 100% of pension of insured.

Death grant (concurrent with widow's and orphans' pensions): 3 months' earnings.

Funeral grant: Lump sum of 50 dinars.

Administrative Organization

National and local administration, see above.

Unemployment

First law: 1973 (no longer in force).

(1980 labor code requires employer to pay dismissal indemnity of 100% of earnings for up to 6 months.)

Contact—Leif Haanes-Olsen—202-282-7284

Old Age, Disability, Death

First laws: 1911 (wage earners) and 1931 (salaried employees).
Current laws: 1925 and 1946 (wage earners), 1951 (salaried employees, artisans, merchants, and industrial self-employed in 4 separate systems), 1956 (farmers), 1964 (liberal professions), and 1987 (old-age, disability and survivors' pension insurance).
Type of program: Social insurance system.
Exchange rate: U.S.\$1.00 equals 30.5 francs.

Coverage

All economically active population in the private sector.
Special systems for railway employees and public employees.

Source of Funds

Insured person: 8% of earnings.
Employer: 8% of payroll.
Government: 8% of contributions.
Minimum amount for contribution and benefits purposes: 100% of national minimum wage (34,587 francs a month); maximum, 4 times the national minimum wage (5 times the minimum wage beginning January 1, 1992).

Qualifying Conditions

Old-age pension: Age 65 and 120 months of coverage (60 months of coverage if born before January 1, 1928). 10 years' residence for full basic pension; otherwise proportionately reduced. Payable at age 60 if 40 years' coverage. Substantial retirement necessary until age 65. Not payable abroad unless under reciprocal agreement. (Transitional provisions apply to persons who were at least age 45 on January 1, 1988.)
Supplementary allowance of 17,655 francs a month payable with 40 years of coverage. Supplement reduced by 1/40 for each year less than 40.
Disability pension: Under age 65. Prolonged illness or exhaustion leading to an incapacity for work such that insured person cannot exercise former occupation or any similar occupation permitted by the person's strength and aptitude. 12 months of coverage during the 3 years before onset of disability.
Survivor pension: 12 months of coverage in 3 years before insured's death or insured was pensioner at death.

Old-Age Benefits

Old-age pension: Basic pension of 90,886 francs a year, plus increment equal to 1.78% of revalued lifetime covered earnings.
Minimum pension: 371,805 francs a year if insured for 40 years.
Minimum pension reduced by 1/40 for each year less than 40 to a minimum of 20 years of insurance. If less than 20 years of insurance minimum pension is not payable.
Maximum pension: 1,721,320 francs a year.
Adjustment: Automatic indexation of pensions to changes in cost of living.

Permanent Disability Benefits

Disability pension: Computed same as old-age pension. (If disability occurs before age 55, pension is calculated to age 55 on

imputed average earnings of the insured from age 25 to date of 1st payment of pension.)
Minimum disability pension: Same as for old-age pension.
Adjustment: Automatic indexation of pension to changes in cost of living.

Survivor Benefits

Survivor pension: 100% of insured's basic old-age pension, plus 75% of increment earned by insured. Payable to widow, dependent disabled widower, and divorced woman (based on years of marriage and number of contributions).
Orphans: 1/3 of insured's basic pension, plus 25% of increment earned by insured. Full orphans receive double pension.
Maximum survivor pensions: 100% of total pension of insured.
Automatic indexation of benefits to changes in cost of living.

Administrative Organization

Ministry of Social Security, general supervision.
Old-Age and Invalidity Insurance Institution, administration of program for wage earners. Managed by employee-employer governing body, chaired by government official.
Private Salaried Employees' Pension Fund, administration of program for salaried employees; managed by employee-employer governing body; chaired by government official.
National Solidarity Fund, a public corporation, administration of allowances for low-income pensioners and constant-attendance allowances.

Sickness and Maternity

First law: 1901.
Current laws: 1951 (salaried employees), 1974 (wage earners), and 1980 (maternity allowances).
Type of program: Social insurance system. Cash and medical benefits only.

Coverage

Employed and unemployed persons, apprentices, and domestics; separate systems for wage earners, salaried employees, and self-employed. Pensioners covered for medical benefits.
Special systems for self-employed workers, artisans, and farmers.
Voluntary membership in sickness fund for those not covered compulsorily.

Source of Funds

Insured person: 4.2% (wage earners) or 2.4% (salaried employees) of earnings. Pensioners, 2.4% of pension.
Employer: 4.2% of wages paid and 2.4% of salaries.
Government: 50% of administrative costs, and subsidies for maternity benefits, congenital malformations, and costly illnesses. Also, covers contributions for students and whole cost of maternity allowances.
Pension institutions, 2.4% of pensions paid.
Maximum earnings for contribution purposes: 5 times national minimum wage.
Maximum earnings for benefit purposes: Wage earners, no limit; salaried employees, 5 times national minimum wage.

Qualifying Conditions

Cash sickness and medical benefits: Membership in sickness fund.

Cash maternity benefits: Membership in fund 6 months in year prior to confinement for entitlement to cash benefits, no minimum waiting period for in-kind maternity benefits.

Maternity allowance (not entitled to sickness or maternity benefits and not receiving wages): 12 months' residence of beneficiary or 3 years' residence of spouse.

Sickness and Maternity Benefits

Sickness benefit: 100% of earnings, payable for up to 52 weeks from 1st day of absence.

Maternity benefit: 100% of earnings, payable for 8 weeks before and 8 weeks after confinement (12 weeks if complications, multiple births, or if mother nursing child).

Parental leave of 8 weeks available upon adoption of child.

Maternity allowance: 3,429 francs a week, payable for 8 weeks before and 8 weeks after confinement.

Workers' Medical Benefits

Medical benefits: Services provided by doctors and hospitals under contract with Fund.

Includes general and specialist care, hospitalization, laboratory services, maternity care, dental care, appliances, medicines, transportation, and cures.

Insured share in the cost of medical benefits: 20% of cost of medicines; 5% for consultations; 20% for visits and 171 francs a day for hospitalization.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured.

Administrative Organization

Ministry of Social Security, general supervision.

One national and 1 establishment sickness fund, administration of contributions and benefits for wage earners. Five other funds administer program for salaried employees. Funds, managed by elected committees composed of representatives of insured persons and employers, operate under a central committee which includes representatives of the medical profession.

Work Injury

First law: 1902.

Current laws: 1925 and 1954.

Type of program: Social insurance system.

Coverage

Blue-collar workers, apprentices, domestic workers, clerical workers, miners, seamen, and self-employed in liberal professions. Special systems for public employees, students, and military.

Source of Funds

Insured person: None (except for self-employed in liberal professions).

Employer: For wage earners, 0.68% to 15.56% of payroll, according to risk; 0.34% for salaried employees.

Government: 50% of cost of administration, and 1/3 of pension increases due to changes in cost of living and in wage levels.

Maximum salary for contribution and benefit purposes: 1,534,512 francs a year.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings.

Payable from 1st day of incapacity for up to 13 weeks.

May be commuted to permanent pension from 14th week.

Adjustment: Automatic indexation of benefits to changes in cost of living.

Permanent Disability Benefits

Permanent disability pension: 80% of earnings during last year up to a maximum of 1,534,512 francs a year, if totally disabled.

Constant-attendance supplement: Up to 100% of base salary.

Child's supplement: 10% of pension for each child under age 18 (25 if student, no limit if invalid) if insured is 50% or more disabled. Not to exceed 100% of base salary.

Partial disability: Percent of full pension proportionate to degree of disability; converted to lump sum after 3 years if disability 10% or less (on request if disability 10%-40%).

Adjustment: Automatic indexation of benefits to changes in cost of living.

Adjustment: Past earnings revalued periodically according to wage changes.

Workers' Medical Benefits

Medical benefits: Necessary care, including medical treatment and surgery, hospitalization, medicines, appliances, and rehabilitation.

Survivor Benefits

Survivor pension: 40% of earnings of insured, or 50% if disabled.

Payable to widow or dependent disabled widower. At widow's remarriage, lump sum of 60 months' pension if under age 50 or 36 months' if aged 50 or over.

Orphans: 20% of earnings for each orphan under age 18 (25 if student, no limit if disabled).

Other eligible survivors (in absence of above): Parents and grandparents.

Maximum survivor pensions: 80% of earnings of insured.

Funeral grant: Lump sum of 1/15 of annual earnings or minimum wage, whichever is higher.

Adjustment: Automatic indexation of benefits to changes in cost of living.

Past earnings revalued periodically according to wage changes.

Administrative Organization

Ministry of Social Security, general supervision.

Accident Insurance Association, administration of program for workers in industry, agriculture, forestry, and special funds.

Unemployment

First law: 1921.

Current laws: 1976 and 1978.

Type of program: Social insurance system.

Coverage

Employed persons, self-employed persons under certain conditions, recent graduates of schools, and those who have completed vocational training, aged 16-24.

Source of Funds

Insured person: Special solidarity taxes of 5%.

Employer: None.

Government: 2% of municipal receipts and 4% of local tax receipts.

Qualifying Conditions

Unemployment benefit: 26 weeks of work in last 12 months.

Self-employed persons, 3 months; recent graduates, 26 weeks of registered unemployment.

Registered at employment office, capable of and seeking work.

Unemployment not due to voluntary leaving or refusal of suitable job offer.

Unemployment Benefits

Unemployment benefit: 80% of base salary during last 3 months up to 2.5 times unskilled workers' national minimum wage (2 times after 182 days; 1.5 times after 365 days); recent graduates, 70% of above wage; self-employed persons, 80% of skilled workers' national minimum wage.

(Amount reduced to 60% of base salary for unemployed person living with someone whose earnings exceed 2.5 times national minimum wage.)

Payable for up to 365 days in 24-month period (or 547 days in exceptional cases).

Adjustment: Indexed to changes in cost-of-living.

Administrative Organization

Ministry of Labor, general supervision.

Employment Agency, administration of program and payment of allowances.

Local employment offices and clerks of local governments, receipt of claims.

Family Allowances

First laws: 1947 (employed persons) and 1959 (self-employed persons).

Current laws: 1985 (family allowances), 1977 (birth allowances), 1980 (maternity allowance), 1986 (return to school allowances), and 1988 (education allowance).

Type of program: Dual social insurance and universal systems.

Coverage

All children who are raised or educated in Luxembourg.

(Payable to nonresident children of foreign workers.)

Source of Funds

Insured person: Employee, none. Nonemployee, up to 0.6% of net income.

Employer: 1.7% of payroll.

Government: Any deficit. Also whole cost of administration, birth grants, prenatal allowances, and supplementary allowances for disabled persons.

Maximum salary for contribution purposes: 1,534,512 francs a year.

Qualifying Conditions

Family allowances: Child must be under age 18 (25 if student, no limit if disabled before age 18).

Prenatal allowance: Proof of prescribed medical examinations and mother resident in Luxembourg at least 1 year.

Birth allowances: Child born in Luxembourg. 1 parent resident in Luxembourg at least 1 year.

Maternity allowances: All pregnant women permanently resident in country during the preceding year.

School reentry allowances: Payable to families with 1 or more children aged 6-18 (25 if student) who are eligible for family allowances.

Education allowances: All residents who are raising 1 or more children in country for whom they receive family allowances.

Family Allowance Benefits

Family allowances: 1,801 francs a month for 1 child; 5,519 francs a month for 2 children; 12,083 a month for 3 children; and 5,273 francs a month for the 4th and each additional child; plus 176 francs a month per child aged 6-11 and 575 francs each if aged 12 or over. Supplementary allowance of 1,758 francs a month added for seriously handicapped child.

Birth allowances: 46,142 francs, payable in 3 equal installments as prenatal allowance, birth grant, and postnatal allowance.

Maternity allowances: 800 francs a week for up to 16 weeks.

School reentry allowances: 400 francs for 1 child over age 6; 600 francs if over age 12. 800 francs per child if there are 2 children over age 6; 1,000 francs if over age 12. 1,300 francs per child if there are 3 or more children over age 6; 1,600 if over age 12.

Education allowances: 2,000 francs a month.

Adjustment: Indexed to changes in cost-of-living.

Administrative Organization

Ministry of the Family, Social Housing and Social Solidarity, general supervision.

National Family Allowance Fund, administration of allowances.

Contact—G. Ricardo Campbell—202-282-7173

Old Age, Disability, Death

First and current law: 1969.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 1,419 Malagasy francs.

Coverage

Employed persons.

Exclusions: Temporary and casual workers.

Special systems for public employees.

Source of Funds

Insured person: 1% of earnings.

Employer: 3.5% of payroll.

Government: None.

Maximum earnings for contribution and benefit purposes: 100,000 francs a month.

Qualifying Conditions

Old-age pension: Age 60 (men) or age 55 (women). For seamen and those incapacitated for work, age 55 (men) and 50 (women). 15 years of insurance (unless working before 1969) and 28 quarters of contribution during last 10 years (some prior service credited). Retirement from employment necessary.

Disability pension: Loss of 60% of capacity for work. 10 years of insurance; contribution conditions as for old-age pension. Payable to men at age 55 or to women and seamen at age 50.

Survivor pension: Insured person met conditions for old-age pension or was pensioner at death.

Old-Age Benefits

Old-age pension: 30% of minimum wage, plus 20% of average earnings during last 10 years. Increment of 1% of earnings for each year of contribution beyond 10 years (some prior service credited). Dependent's supplement: 10% of pension for spouse starting at retirement age. Minimum pension: 60% of minimum wage; maximum, 40% of average earnings or 75% including supplements. Proportionally reduced pension payable if insufficient quarters of contribution in last 10 years, but at least 100 quarters (men) or 80 quarters (women) in entire working career.

Assistance allowance payable to workers aged 60 (men) or 55 (women) with 15 quarters of employment before 1969. Refund of contributions plus 2% interest per year, if ineligible for pension but at least 4 quarters of contribution.

Adjustment: Pensions adjusted to changes in wages.

Permanent Disability Benefits

Disability pension: 80% of old-age pension that would have been payable if worker had worked until pensionable age.

Survivor Benefits

Survivor pension: 30% of average earnings of insured, payable to widow of pensionable age. Orphans: 15% of average earnings each for 1st and 2nd orphan, 10% for each subsequent orphan. Full orphans, 20% of earnings each. Dependent parents and grandparents: 10% of average earnings each, payable to those of pensionable age; maximum, 30% of average earnings.

Maximum survivor pension: 85% of average earnings of insured.

Administrative Organization

Ministry of Labor and Social Legislation, general supervision. National Social Insurance Fund, administration of program; managed by a committee composed of representatives of the Ministries of Labor and Social Legislation; Finance; Health; and Population and Social Conditions and Fund's director general.

Sickness and Maternity

First law: 1952.

Current law: 1963.

Type of program: Social insurance system. Maternity benefits only. (Labor code requires employers to provide 100% of earnings during 1st month of sick leave, with 50% of earnings paid during 2nd to 6th month under special circumstances. Employer also pays 50% of earnings to female employees for up to 14 weeks of maternity leave if ineligible for maternity benefit.)

Coverage

Employed women.

Source of Funds

Insured person: None.

Employer: See family allowance contributions below.

Government: None.

Qualifying Conditions

Maternity benefits: 6 months of insured employment.

Sickness and Maternity Benefits

Maternity benefit: 50% of earnings. Payable for 6 weeks before and 8 weeks (11 weeks if complications) after confinement.

Workers' Medical Benefits

Medical benefits: Working women receive reimbursement for costs of medical care during pregnancy and confinement, up to maximum of 10,000 francs. Labor code requires employers to provide certain medical services to employees and their dependents.)

Dependents' Medical Benefits

Medical benefits for dependents: See family allowances below.

Administrative Organization

Ministry of Labor and Social Legislation, general supervision. National Social Insurance Fund, administration of program.

Work Injury

First law: 1925.

Current law: 1969.

Type of program: Social insurance system.

Coverage

Employed persons, members of cooperatives, farmers, students, apprentices, seamen, and prisoners performing manual labor.

Source of Funds

Insured person: None.

Employer: 1.25% of payroll.

Government: None.

Maximum earnings for contribution purposes: 100,000 francs a month.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 66-2/3% of earnings up to 6,000 francs a day.

Payable from day after injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For total disability, 100% of annual wage multiplied by the degree of incapacity.

Partial disability: Average earnings multiplied by 1/2 the percentage of incapacity for the portion of disability between 10% and 50%, and by 150% of the percentage of incapacity for the portion above 50%. Minimum and maximum benefits established by formula.

Lump sum payable if 10% disability or less.

Constant-attendance supplement: 40% of pension.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, medicines, appliances, transportation, and rehabilitation.

Survivor Benefits

Survivor pension: 30% of average earnings of insured, payable to widow. Orphans: 15% of average earnings each for 1st and 2nd orphan, 10% for each subsequent orphan; 20% for each full orphan. Dependent parents and grandparents: 10% of average earnings each; maximum, 30%. Maximum survivor pensions: 85% of average earnings.

Funeral grant: Lump sum of 25,000 francs.

Administrative Organization

Ministry of Labor and Social Legislation, general supervision.

National Social Insurance Fund, administration of contributions and benefits.

Family Allowances

First law: 1956.

Current law: 1969.

Type of program: Employment-related system.

Coverage

Employed persons, students, and apprentices with 1 or more children. Unemployed workers eligible for a maximum of 6 months under certain conditions. Special systems for public employees.

Must be resident of Madagascar or France.

Source of Funds

Insured person: None.

Employer: 8.25% of payroll.

Government: None.

Maximum earnings for contribution purposes: 100,000 francs a month.

Above employer contributions also finance maternity benefits.

Qualifying Conditions

Family allowances: Child must be under age 14 (18 if apprentice; 21 if student, unmarried daughter caring for children, or disabled).

Parent must have had 6 months of employment and be currently working 20 days (or 134 hours) a month (or be widow of beneficiary). Prenatal allowance and birth grant: Must undergo prescribed medical examinations.

Family Allowance Benefits

Family allowances: 900 francs a month for each child.

Prenatal allowance: 900 francs a month for 9 months.

Birth grant: Lump sum of 10,800 francs for each birth, payable in 2 installments. Some maternal and child health and welfare services also provided.

Administrative Organization

Ministry of Labor and Social Legislation, general supervision.

National Social Insurance Fund, administration of program.

Contact—Leif Haanes-Olsen—202-282-7284

Old Age, Disability, Death

Special system for public employees only.
Exchange rate: U.S.\$1.00 equals 2.53 kwacha.

Sickness and Maternity

Some medical services available free to population in government health centers and hospitals.

Work Injury

First law: 1944.
Current law: 1990.
Type of program: Employer liability/compulsory insurance with private carrier.

Coverage

Employed persons.
Exclusions: Casual workers, family labor, and members of armed forces.

Source of Funds

Insured person: None.
Employer: Whole cost, through direct provision of benefits or insurance premiums.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: Percentage of earnings based on schedule. Minimum: 26 times minimum monthly wage.
Payable after 3-day waiting period until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability benefit: Lump sum of 54 months' earnings, if totally disabled; minimum, 54 times minimum monthly wage.
Partial disability: Lump sum proportionate to degree of disability, according to schedule in law.

Survivor Benefits

Survivor benefit: Lump sum of 42 months' earnings, less any disability benefit paid to deceased, payable to dependents; minimum, 42 times minimum monthly wage.
Reduced amounts paid if survivors only partially dependent on deceased.
Funeral grant (if no surviving dependent): Cost of burial paid by employer.

Administrative Organization

Ministry of Labor, enforcement of law.
Employers may insure liability with private insurance companies.

Contact—Alexander Estrin—202-282-7116

Old Age, Disability, Death

First and current laws: 1951 (provident fund) and 1969 (disability insurance).

Type of program: Dual provident fund (lump-sum benefits only) and social insurance systems (disability only).

Exchange rate: U.S.\$1.00 equals 2.68 ringgits (M\$).

Coverage

Provident fund: Employed workers.

Exclusions: Teachers and members of Armed Forces who belong to equivalent private plans.

Voluntary coverage for domestic workers.

Disability insurance: Employees of firms with 5 or more workers.

Exclusion: Employees earning over M\$1,000 a month (unless earning less than M\$1,000 a month when first covered), casual workers, domestics, fishermen, and agricultural workers.

Special system for public employees.

Source of Funds

Insured person: Provident fund, 9% of earnings according to 306 wage classes. Disability insurance, approximately 0.5% of earnings according to 14 wage classes.

Employer: Provident fund, 11% of payroll according to wage class. Disability insurance, approximately 0.5% of payroll according to wage class.

Government: None.

Qualifying Conditions

Old-age benefit: Age 55 and retirement from employment. (Payable at any age if emigrating from country permanently.)

Disability benefits: Provident fund, permanently incapacitated before age 55 with 2/3 loss of earning capacity. Disability pension, 36 months of contribution in last 60 months, or in 2/3 of months since entry into insurance with minimum of 36 months (reduced pension if contributions in 1/3 of months, with minimum of 36).

Survivor benefits: Provident fund, nomination as beneficiary by insured. Survivor pension, death occurs while in receipt of disability pension or before age 55.

Death benefit: Insured was under age 60 at death.

Old-Age Benefits

Old-age benefit: Lump sum equal to total employee and employer contributions plus compound interest.

Employee entitled to 33-1/3% of benefit at age 50 without retirement, receives remainder at age 55. Contributor may withdraw up to 45% from his account, or M\$20,000, whichever is smaller, to purchase low-cost housing.

Permanent Disability Benefits

Disability pension: 50% of earnings plus 1% of earnings for each 12 months of contribution over 36 months. Maximum pension, 65% of earnings. Minimum pension, M\$171.43 per month.

Reduced pension: 50% of earnings.

Minimum pension, M\$171.43 per month.

Maximum earnings for disability benefit purposes: M\$1,000 a month.

Disability benefit (provident fund): Lump sum equal to total employee contributions, if ineligible for pension and permanently incapacitated.

Constant-attendance supplement: 40% of pension.

Survivor Benefits

Survivor pension: 60% of actual or potential disability pension of the deceased, payable to widow.

Orphans: 40% (60% if no widow) of actual or potential disability pension of the deceased, payable to each orphan under age 21 (up to first university degree level if in school).

Maximum survivor pension: 100% of actual or potential disability pension.

Survivor benefit (provident fund): Lump sum equal to total employee and employer contributions plus compound interest (currently credited at 6.6%).

Payable to nominated survivors or legal heirs.

Death benefit (payable in addition to survivor benefit): Lump sum equal to a percentage of total contributions, based on insured's age at death and number of years of contribution.

Funeral grant: M\$1,000 payable to widow, widower, elder surviving son, elder surviving daughter, and parents.

Administrative Organization

Ministries of Finance and Human Resources, general supervision.

Social Security Organization and Employees Provident Fund, administration of program; managed by tripartite governing Board.

Sickness and Maternity

Medical care available in government dispensaries, hospitals, and rural health centers. Nominal fees charged for persons able to pay.

Work Injury

First law: 1929.

Current law: 1969.

Type of program: Social insurance system.

Coverage

Employees of firms with 5 or more workers.

Exclusions: Employees earning over M\$1,000 a month (unless first covered when earning less), self-employed, casual workers, domestic servants, fishermen, and agricultural workers.

Special system for public employees.

Source of Funds

Insured person: None.

Employer: 1.25% of payroll according to 14 wage classes.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 80% of earnings. Minimum: M\$8 a day. Payable after 4-day waiting period. (Paid retroactively for waiting period if disability lasts 5 days for duration of disability.)

Permanent Disability Benefits

Permanent disability pension: 90% of earnings, if totally disabled. Minimum: M\$8 a day. Up to one-fifth of contributions may be taken as a lump-sum payment.

Constant-attendance supplement: 40% of pension. Maximum, M\$250.

Partial disability: Percent of full pension proportionate to degree of disability.

Workers' Medical Benefits

Medical benefits: Necessary medical treatment, hospitalization, medicines, artificial limbs and other prosthetic appliances, and physical and vocational rehabilitation. Care provided in government hospitals and by a panel of physicians on contract with Social Security Organization.

Survivor Benefits

Survivor pension: 60% of permanent disability pension of deceased payable to widow.

Orphans: 40% (60% if no widow) of permanent disability pension of deceased for each orphan under age 21 (up to first university degree level if in school); maximum, 100% of pension.

Other eligible survivors (in absence of above): Parents, brothers, sisters, and paternal grandparents.

Funeral grant: Up to M\$1,000 payable to eldest survivor of insured or whoever incurred the expense.

Administrative Organization

Ministry of Human Resources, general supervision.

Social Security Organization, administration of work-injury program; managed by tripartite governing Board.

Contact—Concepción McNeace—202-282-7270

Old Age, Disability, Death

First law: 1961.

Current laws: 1962 and 1986 (effective 1989).

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 250 francs.

Coverage

Employed persons.

Special system for public employees.

Source of Funds

Insured person: 3.6% of earnings.

Employer: 5.4% of payroll (includes 2% to cover disability benefits).

Government: None.

Qualifying Conditions

Old-age pension: Age 55 (or from age 50, with 5% reduction per year under age 55) with at least 10 years of contributions.

Unreduced pension at age 50 if deemed incapacitated for work.

Retirement from all gainful activity.

Not payable abroad unless reciprocal agreement. If no agreement, insured's contributions refunded at retirement upon permanent departure from country.

Disability pension: At least 5 years of coverage and incapacity prevents earning two-thirds of income of workers in similar circumstances. Disability is reviewed every 6 months.

At age 50 benefit is converted to early retirement pension.

Survivor pension: Deceased was pensioner or met pension requirements at death. Widow or widower must have been married for at least 2 years.

Children must qualify for family allowance.

Survivor allowance: Payable to widow of insured person with at least 10 years of coverage.

Old-Age Benefits

Old-age pension: Base equal to 1/60 of earnings in the last 5 years before retirement; paid at rate of 20% of base, plus 2% per year increments for each year beyond 10.

Minimum pension: 60% of minimum wage.

Child's supplement: See family allowances below.

Adjustment: Pensions adjusted automatically for changes in cost of living.

Permanent Disability Benefits

Disability pension: Same as for old-age pension.

Minimum pension: 60% of minimum wage.

Adjustment: Pensions adjusted automatically for changes in cost of living.

Survivor Benefits

Survivor pension: 50% of pension of insured, payable to widow (or widower) of any age. If more than 1 widow, pension is divided equally.

Survivor allowance (if ineligible for pension above): Lump sum equal to 6 months of pension.

Orphans: 10% of pension of insured for each dependent orphan; maximum, 50% of pension.

Adjustment: Pensions adjusted automatically for changes in cost of living.

Administrative Organization

Ministry of Employment and Civil Service, general supervision.

National Social Insurance Institute, administration of program; managed by tripartite board and director general.

Sickness and Maternity

First law: 1952.

Current law: 1962.

Type of program: Social insurance system. Maternity benefits only.

Coverage

Employed persons.

Source of Funds

Insured person: None.

Employer: 2% of payroll.

Government: None.

Qualifying Conditions

Cash maternity benefits: 9 months of insured employment.

Sickness and Maternity Benefits

Sickness benefit: None under insurance. (Employers required to provide paid sick leave for employees.)

Maternity benefit: 100% of earnings.

Payable for 6 weeks before and 8 weeks (11 weeks if complications) after confinement.

Workers' Medical Benefits

Medical benefits: Working women receive necessary medical care during pregnancy and confinement.

Employers required to provide certain medical services and medicines to own employees and their families, in part through joint interemployer medical services program operated by National Social Insurance Institute.

Dependents' Medical Benefits

Medical benefits for dependents: See family allowances below.

Wife of insured receives same maternity care as insured woman; also prenatal allowance and birth grant (under family allowances).

Administrative Organization

Ministry of Employment and Civil Service, general supervision.

National Social Insurance Institute, administration of program.

Work Injury

First law: 1932.

Current law: 1962.

Type of program: Social insurance system.

Coverage

Employed persons, members of cooperatives, and apprentices.
Special systems for public employees and seamen.

Source of Funds

Insured person: None.

Employer: 1% to 4% of payroll, according to industry and risk in establishment.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings.

Payable from day following injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For total disability, 100% of average earnings. Partial disability: Average earnings multiplied by 1/2 the degree of incapacity for the portion of disability between 10% and 50%, and by 1-1/2 the degree of incapacity for the portion above 50%.

Maximum, 900,000 francs a year.

Constant-attendance supplement: 40% of pension.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, medicines, appliances, transportation, and rehabilitation.

Survivor Benefits

Survivor pension: 30% of earnings of insured, payable to widow or widower.

Orphans: 15% of earnings each for 1st and 2nd orphan, 10% for each additional, or 20% for each full orphan under age 14 (18 if apprentice, 21 if student or disabled).

Dependent parents and grandparents: 10% of earnings each; maximum, 30%.

Maximum survivor pensions: 85% of earnings.

Funeral grant: Cost of burial.

Administrative Organization

Ministry of Employment and Civil Service, general supervision.

National Social Insurance Institute, administration of contributions and benefits.

Source of Funds

Insured person: None.

Employer: 8% of payroll.

Government: Subsidies covering deficits.

Qualifying Conditions

Family allowances: Child must be under age 14 (18 if apprentice, 21 if student or disabled). Proof of pediatric care for pre-school children.

Parent must have had 9 consecutive months of employment and be currently working 18 days a month (or be widow or widower of beneficiary).

Prenatal allowance and birth grant subject to medical examinations and care specified in law.

Family Allowance Benefits

Family allowances: 1,200 francs a month for each child.

Prenatal allowance: 4,089 francs.

Birth grant: 5,450 francs for each birth.

Some maternity and child health and welfare services also provided.

Administrative Organization

Ministry of Employment and Civil Service, general supervision.

National Social Insurance Institute, administration of program.

Contact—G. Ricardo Campbell—202-282-7173

Family Allowances

First law: 1955.

Current law: 1962.

Type of program: Employment-related system.

Coverage

Employees with 1 or more children.

Special system for public employees.

Old Age, Disability, Death

First and current law: 1956.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 0.296 pound (£).

Coverage

Residents aged 14 and over, and citizens employed outside the country by foreign employers with representation in Malta.

Exclusion: Nonemployed married women and full-time students.

Source of Funds

Insured person: Employee, 8.3% of earnings; minimum and maximum contributions, £2.49 and £8.81 a week (flat rate of £1.37 a week if under age 18); self-employed, £3.90 to £13.20 a week, depending on income.

Employer: 8.3% of payroll; minimum and maximum contributions, £2.49 and £8.81 a week per employee (£1.37 a week for employees under age 18).

Government: Sum equal to contributions of insured persons. Pays one-half rate of contribution of self-employed persons.

Maximum earnings for contribution and benefit purposes: £6,700 a year.

Above contributions also finance sickness, work-injury, unemployment, and family allowance benefits.

Qualifying Conditions

Old-age pension: Age 61 (men) or 60 (women). 156 weeks of paid contributions, with annual average of 50 weeks paid or credited (reduced pension if 20-49 weeks). Earned income must not exceed £30 in any 4-week period or £97.50 in any 13-week period until age 65. Payable abroad.

Disability pension: Total permanent incapacity for work. 250 weeks of paid contributions as employee or self-employed, with annual average of 50 weeks paid or credited (reduced pension if 20-49 weeks).

Survivor pension: 156 weeks of contributions paid by deceased. For widow's pension, also annual average of 50 weeks paid or credited (reduced pension if 20-49 weeks). Earned income must not exceed £30 in any 4-week period until age 65.

Old-Age Benefits

Old-age pension: 66-2/3% of earnings (average of highest 3 consecutive years out of last 10, revalued) minus other retirement benefits; proportionately reduced if average annual weeks of contribution less than 50. Maximum pension: £3,666 a year; minimum, £1,778 a year (married) or £1,555 (single).

National Minimum Pension: £25.80 (married), £17.50 (single) weekly.

Adjustment: Automatic annual adjustment of pension for changes in wages starting at age 63.

Permanent Disability Benefits

Disability pension: Same as old-age pension.

Adjustment: Automatic annual adjustment of pensions for changes in wages.

Survivor Benefits

Survivor pension: 83-1/3% of pension of insured, payable to widow. If widowed before January 1979, £14.50 a week (reduced pension, £8.35 to £12.55 a week), plus £7.63 a week if under age 60. Orphans: £0.85 a week for each orphan under age 16, or £2.97 a week if full orphan.

Remarriage grant: 52 weeks of pension.

Adjustment: Automatic annual adjustment of pension for changes in wages.

Administrative Organization

Ministry of Labor and Social Services, general supervision.

Department of Social Security, administration of program; managed by Director of Social Services.

Sickness and Maternity

First and current law: 1956 (sickness) and 1981 (maternity).

Type of program: Social insurance system. Cash benefits only.

(1952 labor law requires employers to provide 100% of earnings for 13 weeks' maternity leave.)

Coverage

Sickness benefits: Employees and self-employed persons.

Maternity benefits: Resident citizens.

Source of Funds

Insured person: See pension contributions above.

Employer: Same.

Government: Same.

Qualifying Conditions

Cash sickness benefits: 50 weeks of paid contributions, and 50 weeks paid or credited in last year (reduced benefit if 20-49 weeks).

Cash maternity benefits: Nonemployed persons (employees covered under 1952 labor law--see above). Coverage for first 3 children only.

Sickness and Maternity Benefits

Sickness benefit: £1.75 to £3.55 a day, depending on number of contributions credited, for head of household; £1.10 to £2.20 for other persons.

Payable from 4th day of incapacity, for up to 156 days (or one day's benefit for each contribution paid, if less) in 1 year.

Maternity benefit: £5.50 a week, payable for 8 weeks before and 5 weeks after confinement.

Milk grant: £2.10 a week.

Administrative Organization

Ministry of Labor and Social Services, general supervision.

Department of Social Security, administration of program.

Work Injury

First law: 1929.

Current law: 1956.

Type of program: Social insurance system.

Coverage

Employees and certain categories of self-employed persons.

Source of Funds

Insured person: See pension contributions above.

Employer: Same.

Government: Same.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: £38.85 a week (adults) or £23.10 a week (youths under age 18).

Wife's supplement: £8.70 a week.

Payable from 4th day of injury, for up to 12 months.

Permanent Disability Benefits

Permanent disability pension: £13.25 a week plus £8.45 for wife, if totally disabled (under age 18, £6.60 a week).

Partial disability: Adult pension of £3.15 to £12.60 a week (youths under age 18, from £1.55 to £6.30) for 20% to 90% disablement, according to schedule in law. For 1% to 19% disablement, lump sum of £48.00 to £912.00 is paid.

Workers' Medical Benefits

Medical benefits: Medical, surgical, and rehabilitative treatment and medicines.

Survivor Benefits

Survivor pension: £15.30 a week, plus £7.63 a week if under age 60 and £1.00 a week if 60 or over (if no other benefits received).

Payable to widow or dependent aged or invalid widower.

Orphans: £0.85 a week for each orphan under age 16, or £2.97 a week if full orphan.

Dependent parents of pensionable age (if no widow or orphans survive): £13.25 a week to either parent, £21.70 for father and mother together.

Administrative Organization

Ministry of Labor and Social Services, general supervision.

Department of Social Security, administration of contributions and benefits.

Ministry of Health, administration of medical care benefits.

Unemployment

First and current law: 1956.

Type of program: Social insurance system.

Coverage

Employed persons.

Exclusion: Self-employed persons.

Source of Funds

Insured person: See pension contributions above.

Employer: Same.

Government: Same.

Qualifying Conditions

Unemployment benefits: 50 weeks of paid contributions, and 50 paid or credited in last year (reduced benefit if 20-49 weeks).

Registered at employment exchange; capable of and available for work.

Unemployment not due to voluntary leaving, discharge for misconduct, direct participation in labor dispute, or refusal of suitable offer (disqualification for up to 6 weeks).

Special unemployment benefit: Insured heads of household entitled to social assistance.

Unemployment Benefits

Unemployment benefit: £1.02 to £2.20 a day, depending on number of contributions credited, for head of household; £0.62 to £1.24 for other persons.

Special unemployment benefit: Same as for sickness benefit above.

Payable from 1st day of unemployment for up to 156 days (or 1 day's benefit for each contribution paid, if less) in 1 year.

Administrative Organization

Ministry of Labor, Employment, and Welfare, general supervision.

Department of Social Security, administration of program through employment exchanges.

Family Allowances

First and current law: 1974.

Type of program: Social insurance system.

Coverage

Insured resident citizens or pensioners.

Source of Funds

Insured person: See pension contributions above.

Employer: Same.

Government: Same.

Qualifying Conditions

Family allowances: Child must be under age 12.

Parent must be citizen, parent and child residing in Malta at least 3 months.

Family Allowance Benefits

Family allowances: £3.50 a week for 1st child, £2.70 for second, £1.70 for 3rd child, and £1.00 for each subsequent child.

Special allowance: £0.50 a week for nonemployed dependent 16 and over if a full-time student.

Administrative Organization

Ministry of Labor and Social Services, general supervision.

Department of Social Security, administration of program.

Contact—Joseph Simanis—202-282-7265.

MARSHALL ISLANDS

Old Age, Disability, Death

Contact—Peter Puidak—202-282-7294.

First law: 1967.

Current law: 1990.

Type of program: Social insurance system.

Exchange rate: Currency is the U.S. dollar.

Coverage

Gainfully occupied persons, including self-employed.

Exclusions: Casual labor and self-employed with no employees and annual gross income of \$10,000 or less.

Source of Funds

Insured person: 5% of earnings. Self-employed, 6% of twice the salary of the highest paid employee (if none, of 1/4 gross revenue).

Employer: 5% of payroll.

Government: None, except for contribution as employer.

Maximum earnings for contribution and benefit purposes: \$5,000 a quarter.

Qualifying Conditions

Old-age pension: Age 60 and 1 quarter of coverage for each year after June 1968 up to age 60.

Disability pension: Incapacity for substantial gainful activity due to impairment likely to last 1 year or result in death. 1 quarter of coverage for each year after June 1968 (or since age 21, if later), with at least 12 quarters of coverage; also, 6 quarters of coverage during last 13 quarters.

Survivor pension: Deceased had 1 quarter of coverage for each year after June 1968 (or since age 21, if later) or at least 6 quarters of coverage in 13 quarters preceding death.

Pension reduced \$1 for each \$2 of earnings above \$300 a quarter.

Payable abroad to citizens or if reciprocity exists.

Old-Age Benefits

Old-age pension: 16.2% of the first \$10,000 of cumulative covered earnings, plus 2.7% of earnings between \$10,000 and \$40,000, plus 1.35% of earnings between \$40,000 and \$70,000, and 0.675% of earnings over \$70,000.

Minimum: \$100 a month.

Dependents' allowance: None.

Permanent Disability Benefits

Disability pension: Same as old-age pension.

Minimum: \$100 a month.

Dependents' allowance: None.

Survivor Benefits

Survivor pension: 100% of deceased's pension, payable to widow or widower at any age.

Orphans: 25% of deceased's pension for each orphan under age 18 (22 if student; no age limit if invalid before age 22).

Minimum survivor pension: \$100 a month; maximum, 100% of insured's pension.

Administrative Organization

Social Security Administration, administration of program.

Old Age, Disability, Death

First law: 1965.

Current law: 1967.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 74.64 ouguiya.

Coverage

Employed persons and students in trade schools.

Special system for public employees.

Source of Funds

Insured person: 1% of earnings.

Employer: 2% of payroll.

Government: None.

Maximum earnings for contribution and benefit purposes: 30,000 ouguiyas a month.

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women); payable 5 years earlier if "prematurely aged." 20 years of insurance and 60 months of contribution in last 10 years (including those under prior private program).

Retirement from gainful employment necessary.

Not payable abroad unless under reciprocal agreement.

Disability pension: Permanent loss of 2/3 of earning capacity.

5 years of insurance and 6 months of contribution in last 12 months.

No qualifying period required if disability due to nonoccupational accident; if occupational accident, see Work Injury.

Survivor pension: Deceased was pensioner, met pension requirements, or had 180 months of contribution at death.

Old-Age Benefits

Old-age pension: 20% of average earnings during last 3 or 5 years, (whichever is higher) plus 1.33% of earnings for each 12 months of insurance beyond 180.

Minimum pension, 60% of highest minimum wage; maximum, 80% of earnings.

Dependents' supplements: See family allowances below.

Old-age settlement: 1 month's wages per year of insurance, if ineligible for pension.

Adjustment: Periodic adjustment of pensions to cost-of-living changes.

Permanent Disability Benefits

Disability pension: 20% of average earnings during last 3 or 5 years (whichever is higher), plus 1.33% of earnings for each 12 months of insurance beyond 180.

(Years under age 60 (men) or 55 (women) at time of claim credited as 6-month periods.)

Minimum pension: 60% of highest minimum wage; maximum, 80% of earnings.

Dependents' supplements: See family allowances below.

Constant-attendance supplement: 50% of pension.

Adjustment: Periodic adjustment of pensions to cost-of-living changes.

Survivor Benefits

Survivor pension: 50% of accrued pension of insured, payable to widow age 50 or disabled and to dependent disabled widower. (If qualifying period not met, widow receives lump-sum grant equal to 1 month's pension of insured for each 6 months of insurance.)

Orphans: 25% of pension of insured for each orphan under age 14 (21 if student; no limit if disabled), or 40% if full orphan.

Maximum survivor pensions: 100% of insured's pension.

Adjustment: Periodic adjustment of pensions to cost-of-living changes.

Administrative Organization

Ministry of Civil Service, Labor, Youth, and Sports, general supervision.

National Social Security Fund, administration of program; managed by tripartite board.

Sickness and Maternity

First laws: 1952 (cash maternity benefits) and 1963 (medical benefits).

Current laws: 1967 (cash maternity benefits) and 1976 (medical benefits).

Type of program: Social insurance system. Cash maternity and medical benefits only.

Coverage

Cash maternity benefits: Employed women.

Medical benefits: Employed persons covered under labor code and their dependents.

Source of Funds

Insured person: None.

Employer: 2% of payroll.

Government: None.

Maximum earnings for contribution purposes: 30,000 ouguiyas a month.

Cash maternity benefits financed under family allowance program (see below).

Qualifying Conditions

Cash maternity and medical benefits: 12 months' insurance and 54 days employment in last 3 months.

Sickness and Maternity Benefits

Sickness benefit: None under insurance.

Maternity benefit: 50% of earnings, payable up to 14 weeks, including 8 weeks following confinement.

Workers' Medical Benefits

Medical benefits: Employers required to provide medical services for their employees and their families through employer medical service program, or through joint inter-employer medical service program for firms with fewer than 750 workers, managed by National Social Security Fund.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured. See also family allowances below.

Administrative Organization

Ministry of Civil Service, Labor, Youth, and Sports, general supervision.
National Social Security Fund, administration of program.

Work Injury

First law: 1932.
Current law: 1967.
Type of program: Social insurance system.

Coverage

Employed persons.

Source of Funds

Insured person: None.
Employer: 3% of payroll (or 2.5% if employer provides medical care and temporary disability benefits).
Government: None.
Maximum earnings for contribution and benefit purposes: 30,000 ouguiyas a month.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 66-2/3% of earnings.
Payable from day following injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: 85% of earnings, if totally disabled.
Constant-attendance supplement: 50% of pension.
Partial disability: Percentage of full pension proportionate to degree of disability (lump sum of 3 years' pension if disability under 15%).

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, medicines, appliances, transportation, and rehabilitation.

Survivor Benefits

Survivor pension: 20% of earnings of insured.
Payable to widow or disabled widower.
Orphans: 10% of insured's earnings for each orphan, or 15% if full orphan.
Dependent parents and grandparents: 10% of earnings each.
Maximum survivor pensions: 100% of insured's pension.
Funeral grant: 30 days' earnings.

Administrative Organization

Ministry of Civil Service, Labor, Youth, and Sports, general supervision.

National Social Security Fund, administration of contributions and benefits.

Family Allowances

First law: 1955.
Current law: 1967.
Type of program: Employment-related system.

Coverage

Employed persons with 1 or more children.
Special system for public employees.

Source of Funds

Insured person: None.
Employer: 8% of payroll.
Government: None.
Maximum earnings for contribution purposes: 30,000 ouguiyas a month.
Above employer contributions also finance cash maternity benefits.

Qualifying Conditions

Family allowances: Child must be under age 14 (21 if apprentice, student, or disabled).
Parent must be currently working 18 days a month (or be widow of beneficiary).
Prenatal allowance and birth grant: Must undergo prescribed medical examinations.

Family Allowance Benefits

Family allowances: 150 ouguiyas a month for each child.
Prenatal allowance: 120 ouguiyas for every month of pregnancy (paid in 3 installments).
Birth grant: Lump sum of 1,440 ouguiyas for each of first 3 births.
Some maternal and child health and welfare services also provided.

Administrative Organization

Ministry of Civil Service, Labor, Youth, and Sports, general supervision.
National Social Security Fund, administration of program.

Contact—G. Ricardo Campbell—202-282-7173

Old Age, Disability, Death

First law: 1951.

Current law: 1976.

Type of program: Dual universal and social insurance systems.

Exchange rate: U.S.\$1.00 equals 14.1 rupees (Rs).

Coverage

Universal pension: All residents. Earnings-related pension: All employees.

Special systems for public employees and certain occupations with equivalent private programs.

Voluntary affiliation under earnings-related program for those not covered compulsorily.

Source of Funds

Insured person: Universal pension, none. Earnings-related pension, 3% of earnings. Voluntarily covered, 6%.

Employer: Universal pension, none. Earnings-related pension, 6% of payroll (10.5% in sugar industry).

Government: Universal pension, whole cost. Earnings-related pension, any deficit.

Minimum earnings for contribution purposes: Rs15 daily, Rs86 weekly, Rs374 monthly.

Maximum earnings for contribution and benefit purposes: Rs40,380 yearly.

Above contributions also finance work-injury benefit program.

Qualifying Conditions

Old-age pension: Age 60. 12 years of residence after age 18 for nationals under age 70. No residence requirements if age 70 or older. Foreigners must have 15 years' residence after age 40.

Disability pension: For earnings-related pension, 60% disabled for at least 12 months; for universal pension under age 60, no residence requirement for nationals. Foreigners must have 5 years' residence during the 10 years preceding claim, and must have been resident during the entire year preceding claim.

Survivor pension: For earnings-related pension, deceased met pension requirements or was pensioner at death.

Old-Age Benefits

Old-age pension: Universal pension: Rs400 a month until age 75; Rs600 to age 90; Rs800 to age 100, and Rs1,000 thereafter.

An additional Rs400 payable if 100% disabled, or at least 60% disabled and needing constant attendance (Rs57 a month if in government-supported institution).

Earnings-related pension: 0.83% (1.66% if age 40 when program introduced) of earnings for each year of contribution, limited to an amount not to exceed one-third of former earnings. For employees in sugar industry, 1.25% of earnings (2.5% if age 40 when program introduced) for each year of contribution, limited to one-half of former earnings.

Adjustment: Pension amounts adjusted each year by ministerial decree.

Minimum pension: Rs113 a month.

Centenarian grant: Rs5,000.

Permanent Disability Benefits

Disability pension: Universal pension: Rs400 a month (Rs 57 a month if in government-supported institution).

Earnings-related pension: 16.66% (25% in sugar industry) of average earnings. Method of computing average earnings varies according to the age of the insured.

Child's allowance for the first 3 children: Rs79 for children under age 10 and Rs122 for those 10-15 (20 if student).

Adjustment: Pensions adjusted to changes in cost of living.

Survivor Benefits

Survivor pension: Universal pension: Rs400 a month (Rs57 a month if in government-supported institution) with additional allowances for the first three children of widows under age 60; Rs79 monthly for children under age 10, Rs122 for children 10-15 (20 if student). Orphans: Rs161 a month up to age 15 (20 if student). Guardian allowance, Rs100 a month.

Earnings-related pension: Widow receives husband's pension (or contributions), reduced by a third after 12 months if widow is under age 60 and without dependent child, plus any retirement pension earned by her own contributions, up to a maximum of 16.66% of average earnings (25% for those in sugar industry). Orphans: 15% of the pension to which parent would have been entitled.

Adjustment: Pensions adjusted to changes in cost of living.

Administrative Organization

Ministry of Social Security and National Solidarity, general supervision.

National Pension Board, composed of government, employer, and employee representatives, advises the Minister of Social Security.

Ministry of Finance administers the National Pensions Fund.

Sickness and Maternity

1975 labor law requires employers to provide up to 21 days of paid sick leave or 12 weeks' paid maternity leave (6 weeks before, 6 weeks after confinement) to employees. Medical services available free to population in government dispensaries and hospitals, and financial assistance to needy persons.

Work Injury

First law: 1931.

Current law: 1976.

Type of program: Social insurance system.

Coverage

All employees.

Source of Funds

Insured person: None.

Employer: See pension contributions above.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings for first 2 weeks (payable by employer), 80% thereafter. Payable for up to 36 months.

Permanent Disability Benefits

Permanent disability benefit: Benefit proportionate to degree of incapacity (lump-sum payment optional for workers aged 52-60). Total disability, 80% of average monthly earnings; partial disability, 65% of earnings times degree of incapacity. (If disability less than 20%, cash payment related to earnings, degree of incapacity, and age of recipient.)

Constant-attendance allowance: Rs144 month.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, medicines, appliances, and transportation.

Survivor Benefits

Survivor pension: 50% of earnings of deceased, payable to widow, or to widower disabled at least 12 months. Orphans, each 7.5% of monthly earnings of deceased. Dependent living in the household if no surviving spouse, Rs144 a month.

Funeral grant: Lump sum covering cost of burial, if no dependents.

Administrative Organization

Ministry of Social Security and National Solidarity, administration of program.

Administrative Organization

Ministry of Social Security and National Solidarity, administration of program.

Contact—Alexander Estrin—202-282-7116

Unemployment

The Unemployment Hardship Relief Act, 1983 provides means-tested benefits to heads of households under age 60 after 30 days' registered unemployment.

Family Allowances

First and current law: 1961.
Social assistance system.

Coverage

Needy families with 3 or more children.

Source of Funds

Insured person: None.
Employer: None.
Government: Whole cost.

Qualifying Conditions

Family allowances: Children must be under age 15. Income of family must not be above Rs10,000 a year.

Family Allowance Benefits

Family allowances (after income test): Rs50 a month for families with 3 or more children under age 15.
Some mother and child health and welfare services also provided.

Old Age, Disability, Death

First law: 1943.

Current law: 1973 and 1991.

Type of program: Social insurance system.

Exchange rate: U.S. \$1.00 equals 2,935 pesos.

Coverage

Employees; members of producers', agricultural, and credit union cooperatives. Coverage being extended gradually to rural areas. Coverage to be extended by decree to agricultural workers, small farmers, small businesses, communal farmers, forestry, industrial or commercial cooperatives, self-employed, family labor, and domestic workers. All persons not covered may affiliate voluntarily. Special systems for petroleum workers, public employees, and the military.

Source of Funds

Insured person: 1.75% of average earnings (rate will rise gradually each year to 2% by 1996).

Employer: 4.9% of payroll (rate will rise gradually each year to 5.60% by 1996).

Government: 0.3% of payroll. (For workers affiliated through producers', agricultural, and credit union cooperatives, organization pays 50% and Federal Government another 50% of employer-employee contributions.)

Maximum earnings for contribution and benefit purposes: 10 times the minimum wage in Federal District. (Minimum wage in Federal District as of January 1, 1991: 361,958 pesos per month.)

Minimum: 100% of minimum wage in region.

Special contribution rates for the voluntarily covered.

Qualifying Conditions

Old-age pension: Age 65 (75% to 95% of full pension at age 60-64, if involuntarily unemployed). 500 weeks of contribution.

Retirement from covered employment not required if new job with different employer, and after 6 month waiting period.

Pension payable abroad for 2 years only, unless reciprocal agreement.

Disability pension: 50% reduction in customary earning capacity. 150 weeks of contribution. May continue to work in different job.

Survivor pension: Deceased was pensioner or had 150 weeks of contribution at death.

Funeral grant: 12 weeks of contribution in last 9 months, or pensioner at death.

Old-Age Benefits

Old-age pension (old formula): 35% of average earnings during last 250 weeks of contribution, plus 1.25% of earnings per year of contribution beyond 500 weeks. Pension increased 15% if no dependents.

Constant-attendance supplement: 20% of pension.

Dependents' supplements: 15% of pension for wife, 10% of pension for each child under age 16 (25 if student, no age limit if disabled).

If no wife or child, 10% for each dependent parent.

Maximum pension: 100% of earnings if 2,000 weeks contribution or more; minimum, 80% of minimum salary in the Federal District.

Adjustment: Pension adjusted in same proportion as minimum wage. Christmas bonus: 1 month's pension.

Old-age pension (new formula): Benefit amount based on multiples of minimum wage in the Federal District, ranging from 1 to 6 times minimum wage; increasing by 25% of minimum wage as average earnings and length of coverage increase. (Transitionally, insured persons may choose between old and new formulas.)

Permanent Disability Benefits

Disability pension: Same as old-age pension.

Survivor Benefits

Survivor pension: 90% of pension paid or accrued to insured.

Payable to widow or dependent disabled widower. If a widow remarries, she receives a final lump-sum payment equal to 3 years' pension. Orphans: 20% of pension of insured for each orphan under age 16 (25 if student, no age limit if disabled); or 30% if full orphan. Orphan's final benefit equal to 3 months' pension of insured.

Parents: 20% of pension of insured for each dependent parent, if no eligible spouse or orphan.

Widow's constant-attendance supplement: 20% of widow's pension.

Maximum survivor pension: 100% of pension of insured; minimum, 80% of the minimum wage in the Federal District.

Funeral grant: 2 months' minimum wage in Federal District (paid under sickness insurance.)

Christmas bonus: 1 month's pension.

Administrative Organization

Ministry of Labor and Social Welfare, general supervision.

Mexican Social Insurance Institute, administration of program through regional and local boards in areas to which coverage extended; managed by General Assembly, Technical Council, Oversight Commission, and Director-General.

Sickness and Maternity

First law: 1943.

Current law: 1973.

Type of program: Social insurance system. Cash and medical benefits.

Coverage

See old-age pension above. Coverage is continued for 6 1/2 months for workers who lose their jobs.

Source of Funds

Insured person: 3% of earnings.

Employer: 8.4% of payroll.

Government: 0.6% of payroll.

Maximum earnings for contribution and benefit purposes: 10 times the minimum wage in Federal District.

Minimum: 100% of minimum wage in region.

Qualifying Conditions

Cash sickness benefits: 4 weeks of contribution immediately preceding illness. For casual workers, 6 weeks of contribution during last 4 months.

Cash maternity benefits: 30 weeks of contribution by insured woman during last 12 months.

Medical benefits: Currently insured or pensioner.

Sickness and Maternity Benefits

Sickness benefit: 60% of average earnings.

Minimum benefit: 60% of minimum salary; maximum benefit, 60% of earnings. Payable after 3-day waiting period for up to normal maximum of 52 weeks; may be extended to 78 weeks.

Maternity benefit: 100% of average earnings, payable for 42 days before and 42 days after confinement. (If unable to work 42 days after confinement, mother eligible for cash sickness benefit.)

Nursing allowance: Assistance in kind, payable for up to 6 months after delivery. Layette also furnished.

Workers' Medical Benefits

Medical benefits: Medical services ordinarily provided directly to patients through health facilities of Social Insurance Institute.

Includes general and specialist care, surgery, maternity care, hospitalization or care in convalescent home, medicines, laboratory services, dental care, and appliances. Payable for 52 weeks; may be extended to 104 weeks.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured, including nursing allowance and layette for wife of insured man, and medical services for dependent children up to age 16 (25 if student, no age limit if disabled) and for dependent parents.

Administrative Organization

Ministry of Labor and Social Welfare, general supervision. Mexican Social Insurance Institute, administration of program through regional and local boards.

Institute operates own hospitals, clinics, pharmacies, and other medical facilities; also contracts for use of some facilities.

Work Injury

First law: 1931.

Current law: 1973.

Type of program: Social insurance system.

Coverage

See old-age pension above.

Source of Funds

Insured person: None.

Employer: 0.877% to 8.75% of payroll, according to risk; average rate, 1.94% of payroll.

Government: None.

Maximum earnings for contribution and benefit purposes: 10 times the minimum wage in Federal District. Minimum: 100% of minimum wage in region. Special system of rates and benefits for self-employed.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of average earnings.

Maximum benefit: 10 times minimum wage in Federal District.

Payable from 1st day of incapacity until qualified to resume work or declared permanently disabled.

Permanent Disability Benefits

Permanent disability pension: 70% of earnings.

Christmas bonus: 1 month's pension.

Adjustment: Pension adjusted at the same time and in same proportion as the minimum wage.

Partial disability (16%-99% disabled): Percent of full pension according to disability; evaluation schedule in labor code; commuted to lump sum of 5 years' pension if disability 15% or less.

Workers' Medical Benefits

Medical benefits: Full medical, surgical, and hospital care, medicines, and appliances.

Christmas bonus: 1 month's pension.

Survivor Benefits

Survivor pension: 40% of total disability pension of insured.

Payable to widow or dependent disabled widower. If a widow remarries, she receives a final lump-sum payment equal to 3 years' pension.

Christmas bonus: 1 month's pension.

Orphans: 20% of pension of insured for each orphan under age 16 (25 if student, no age limit if disabled); or 30% if full orphan.

Orphan's final benefit equal to 3 months' pension of insured.

Other dependent relatives (in absence of above): 20% of pension.

Minimum pension: Same as minimum old-age pension.

Maximum pension: 100% of total disability pension of insured.

Funeral grant: 2 months' minimum wage in Federal District.

Adjustment: Pension adjusted in same proportion as the minimum wage in the Federal District.

Administrative Organization

Ministry of Labor and Social Welfare, general supervision.

Mexican Social Insurance Institute, administration of contributions and benefits through regional and local boards.

Unemployment

Labor law requires employers to pay dismissed employees a lump sum equal to 3 months' pay plus 20 days' pay for each year of service.

Family Allowances

Employer pays 1% of payroll up to ceiling of 10 times minimum wage in Federal District for child day-care program.

Marriage grant provided under old-age and disability program: 25% of disability pension, up to 6,000 pesos. 150 weeks of contribution required.

Contact—G. Ricardo Campbell—202-282-7173

Old Age, Disability, Death

First law: 1967.

Current law: 1983.

Type of program: Social insurance system.

Exchange rate: Currency is the U.S. dollar.

As of the summer of 1991, major changes were before the Legislature.

Coverage

Gainfully occupied persons, including self-employed.

Exclusions: Casual labor and self-employed with no employees, and with annual gross income of \$10,000; family employment; and persons covered by other social security systems.

Source of Funds

Insured person: 4% of earnings. Self-employed, 6% of twice the salary of highest paid employee (if none, of 1/4 gross revenue).

Employer: 4% of payroll.

Government: None, except contribution as employer.

Maximum earnings for contribution purposes: \$2,000 a quarter.

Qualifying Conditions

Old-age pension: Age 60 and 1 quarter of coverage for each year after June 1968 up to age 60.

Disability pension: Incapacity for substantial gainful activity due to impairment likely to last 1 year or result in death. 1 quarter of coverage for each year after June 1968 (or since age 21, if later), with at least 12 quarters of coverage; also 8 quarters of coverage during last 13 quarters.

Survivor pension: Deceased had 1 quarter of coverage for each year after June 1968 (or since age 21, if later), or with at least 8 quarters of coverage in 13 quarters preceding death.

Pension reduced \$1 for each \$2 of earnings above \$300 a quarter.

Payable abroad if reciprocity exists.

Old-Age Benefits

Old-age pension: 16.2% of the first \$10,000 of cumulative covered earnings, plus 2.7% of earnings between \$10,000 and \$40,000, plus 1.35% of earnings between \$40,000 and \$70,000, and 0.675% of earnings over \$70,000.

Minimum: \$43.20 a month.

Dependents' allowance: None.

Permanent Disability Benefits

Disability pension: Same as old-age pension.

Minimum: \$43.20 a month.

Dependents' allowance: None.

Survivor Benefits

Survivor pension: 60% of deceased's pension, payable to widow or widower at any age.

Orphans: 15% of deceased's pension for each orphan under age 18 (22 if student; no age limit if disabled before age 22).

Minimum survivor pension: \$43.20 a month; maximum, 100% of insured worker's pension.

Administrative Organization

Social Security Administration, administration of program.

Contact—Peter Puidak—202-282-7294.

Old Age, Disability, Death

First law: 1959.

Current laws: 1972 and 1981 (agricultural and forestry workers).

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 7.9 dirhams.

Coverage

Employees and apprentices in industry, commerce, agriculture, forestry, cooperatives, and liberal professions. Exclusion: Self-employed. Special systems for public employees and for certain other categories. Voluntary coverage for persons leaving covered employment. Voluntary complementary insurance available.

Source of Funds

Insured person: 1.68% of earnings.

Employer: 3.36% of payroll.

Government: None.

Maximum earnings for contribution and benefit purposes: 3,000 dirhams a month.

Qualifying Conditions

Old-age pension: Age 60 (55 for miners with 5 years or more of underground work) and 3,240 days of insurance.

Retirement from employment necessary.

Disability pension: Total loss of earning capacity. 1,080 days of insurance, including 108 in last year. (No minimum qualifying period if nonoccupational accident; if occupational accident, see Work Injury.)

Survivor pension: Deceased met contribution requirements for disability pension or was pensioner at death.

Old-Age Benefits

Old-age pension: 50% of average covered earnings during last 3 or 5 years (whichever is higher), plus 1% of earnings for every 216 days of insurance in excess of 3,240. Maximum pension: 70% of average earnings.

Permanent Disability Benefits

Disability pension: 50% of average covered earnings during last 1 or 5 years (whichever is higher) if 1,080 to 3,240 days of coverage, plus 1% of earnings for every 216 days of insurance in excess of 3,240. Maximum pension: 70% of average earnings. Constant-attendance supplement: 10% of earnings.

Survivor Benefits

Survivor pension: 50% of pension of insured, payable to widow or dependent widower, aged 50 or disabled.

Orphans: 25% of pension of insured for each orphan under age 12 (18 if apprentice, 21 if student or disabled) or 50% if full orphan.

Maximum survivor pension: 100% of insured's pension.

Funeral grant: 6,000 dirhams.

Administrative Organization

Ministry of Public Health, general supervision.

National Social Security Fund, administration of program; managed by tripartite board and director-general.

Sickness and Maternity

First law: 1959.

Current laws: 1972 and 1981 (agricultural and forestry workers).

Type of program: Social insurance system. Cash benefits only.

Coverage

Employees and apprentices in industry, commerce, agriculture, forestry, cooperatives, and liberal professions.

Exclusion: Self-employed.

Special systems for public employees and for certain other categories.

Voluntary coverage for persons leaving covered employment.

Source of Funds

Insured person: 0.22% of earnings.

Employer: 0.44% of payroll.

Government: None.

Maximum earnings for contribution and benefit purposes: 3,000 dirhams a month.

Qualifying Conditions

Cash sickness benefits: 54 days of contribution if 1st claim (18 days for consecutive illnesses) during last 6 months. No minimum qualifying period if nonoccupational accident.

Cash maternity benefits: 54 days of contribution during last 10 months.

Sickness and Maternity Benefits

Sickness benefit: 50% of covered earnings for up to 26 weeks; 66% thereafter.

Payable after 7-day waiting period.

Minimum benefit: 50% to 66 2/3% of minimum wage.

Maternity benefit: 50% of earnings. Payable for 10 weeks (including at least 6 weeks after confinement).

Workers' Medical Benefits

Medical benefits: None provided. (For medical benefits in kind for children and youth, see family allowances below.)

Administrative Organization

Ministry of Public Health, general supervision.

National Social Security Fund, administration of program.

Work Injury

First law: 1927.

Current law: 1963.

Type of program: Employer liability/noncompulsory insurance with private carrier.

Coverage

Employed persons.

Special system for public employees.

Source of Funds

Insured person: None.

Employer: Whole cost, through direct provision of benefits or insurance premiums.

Government: None.

Minimum earnings for benefit purposes: 11,856 dirhams a year.

Maximum earnings covered: 38,905 dirhams a year.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 50% of covered earnings during first 28 days of disability; 66-2/3% of earnings thereafter.

Payable from first day after injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For total disability, 100% of average earnings.

Partial disability: Average earnings multiplied by 1/2 the percentage of incapacity for the portion of disability between 10% and 50%, and by 1-1/2 the percentage of incapacity for the portion above 50%.

Constant-attendance supplement: 40% of pension; minimum, 9,810 dirhams.

Workers' Medical Benefits

Medical benefits: Medical, surgical, and hospital care; drugs; and transportation.

Survivor Benefits

Survivor pension: 30% of earnings of insured to widow if under age 60, 50% if age 60 or over.

Orphans: 15% of average earnings each for first 2 orphans under age 16 (18 if apprentice and 21 if student or disabled), 10% for each other orphan; 20% of earnings each if full orphan.

Other eligible survivors: Parents, grandparents, certain other dependents.

Maximum survivor pensions: 85% of earnings of insured.

Funeral grant: Employer pays full cost of burial.

Administrative Organization

Ministry of Employment, enforcement of law through its Work Accident Service.

Courts award benefits.

Source of Funds

Insured person: None.

Employer: 10% of payroll.

Government: None.

Qualifying Conditions

Family allowances: Child must reside in country and be under age 12 (18 if apprentice, 21 if student, disabled, or female relative caring for at least 2 young children in insured's household).

Parent must have had 108 days of contribution during last 6 months, with earnings of at least 80 dirhams a month; or, for seasonal workers, had average monthly earnings of at least 80 dirhams in preceding year; or be social insurance beneficiary.

Family Allowance Benefits

Family allowances: 54 dirhams a month for each of first 3 children; 36 dirhams a month for each additional child up to 6th.

Medical benefits: Pays cost of services up to 300 dirhams for 1st child, and up to 100 dirhams for each subsequent child through the 6th.

Administrative Organization

Ministry of Public Health, general supervision.

National Social Security Fund, administration of program.

Fund may authorize payment of allowances by employers directly to their employees.

Contact—G. Ricardo Campbell—202-282-7173.

Family Allowances

First laws: 1942 and 1959.

Current laws: 1972 and 1988.

Type of Program: Employment-related system.

Coverage

Employees and apprentices in industry, commerce, cooperatives, and liberal professions, and social insurance beneficiaries with 1 or more children.

Exclusions: Agricultural and forestry workers.

Special systems for public employees and for certain other categories.

Old Age, Disability, Death

First and current law: 1962.

Type of program: Provident fund system. Lump-sum benefits only.

Exchange rate: U.S.\$1.00 equals 30.30 rupees.

Coverage

All permanent government employees and employed persons of corporate autonomous bodies, based on agreement between employer and employee Provident Fund.

Source of Funds

Insured person: 10% of earnings.

Employer: 10% of payroll.

Government: None.

Qualifying Conditions

Withdrawal benefit: Termination of employment.

Survivor benefit: Death of worker.

Old-Age Benefits

Withdrawal benefit: Lump sum equal to employer and employee contributions, plus 11% interest per annum with additional bonus according to years of contribution.

Survivor Benefits

Survivor benefit: 100% of deceased worker's lump-sum benefit.

Payable to nominee or, if none, insured's heirs.

Administrative Organization

Employee Provident Fund, with Board of Directors and Chairman.

Permanent Disability Benefits

Permanent disability benefit: Same as temporary disability.

Partial disability: Lump sum of 2 to 3 years' earnings according to schedule in law.

Survivor Benefits

Survivor benefit: Two years' earnings payable to dependent family members in installments.

Administrative Organization

Labor Department, enforcement of law.

Contact—Concepción McNeace—202-282-7270

Work Injury

First law: 1959.

Current law: 1963.

Type of program: Employer liability/compulsory insurance with private carrier.

Coverage

Employees of factories with 10 or more workers.

Special system for miners.

Source of Funds

Insured person: None.

Employer: Whole cost through direct provision of benefits or insurance premiums.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 50% of earnings.

Payable from 1st day of incapacity.

Old Age, Disability, Death

First law: 1913.

Current laws: 1956 (old age pension), 1959 (survivor pensions), 1966 (disability pension for employed persons), 1975 (general incapacity).

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 1.67 guilders.

Coverage

Old-age and survivor pension: All residents.

Disability pension: All residents over age 18, including persons disabled since childhood (nonworking wives covered for rehabilitation and other benefits in kind). Supplementary system of additional benefits for employed persons only (excludes self-employed).

Source of Funds

Insured person: 14.05%, 1.10%, 1.10%, and 12.0% of income for old-age, survivor, disability, and supplementary disability pension for employed persons, respectively. Low-income persons exempted.

Employer: None. Employer pays earnings supplement to compensate for part of employees's contribution for disability pensions.

Government: Funds needed to bring low benefits up to social minimum (1,447 guilders a month for single persons and 2,067 guilders for a couple). Contributions for exempted low-income persons, cost of pensions for those disabled since childhood, and any deficit.

Maximum earnings for contribution purposes: 42,966 guilders a year. Separate ceiling for supplementary disability program for employed persons: 274 guilders a day (earnings below 95 guilders a day exempt from contribution).

Above disability and survivor contributions also finance work-connected disability pensions.

Qualifying Conditions

Old-age pension: Age 65. Contributions paid each year from age 15 through 64, for full pension; otherwise reduced pension (no decrements for pre-1957 period if resident citizen with 6 years of residence after age 59). Two persons sharing a household can qualify for a couple's pension (if both are over 65 or, if under 65, one partner satisfies income test). Retirement unnecessary. Payable abroad.

Disability pension: Loss of over 80% of earning capacity in suitable occupation for full pension, or 25% to 80% for partial pension. (15% to 80% for partial pension under system for employed persons.)

Currently covered at onset of disability.

Survivor pension: Deceased was insured, and survivor is widow (or widower) of specified category or full orphan.

Old-Age Benefits

Old-age pension: Couple (whether married or not): 1,876 guilders a month; single, 1,347 guilders (1,687 guilders if caring for child under 18). Pension reduced by 2% for each "unexcused" year of noncontribution during nonresidence.

Adjustment: Automatic adjustment of all pensions twice a year for changes in net minimum wages.

Permanent Disability Benefits

Disability pension: 70% of "base amount" equal to 95.4 guilders a day (single) if 80% disabled. May be increased for married pensioners with low incomes.

Constant-attendance supplement: 30% of base amount.

Partial disability: 21% to 50% of base amount for 25% to 80% disability, according to schedule in law.

Disability for employed persons: Provides added payments necessary to bring combined benefit to 70% of earnings (earnings ceiling 274 guilders a day) for at least 80% disability; payments of 9% to 70% of earnings for 15% to 80% disability (slightly higher if over 50 and disabled for more than 2 years). (May be increased for pensioners with low income.)

Constant-attendance supplement: 30% of full pension.

Adjustment: Automatic adjustment of all pensions twice a year for changes in minimum wage.

Survivor Benefits

Survivor pension: 2,315 guilders a month to widow caring for child under age 18. Other widows aged 40 or disabled, 1,631 guilders a month (also payable to widows under age 40 for 6 months plus 1 additional month for each year between age 26 and 40).

Orphans: 522 guilders a month for each full orphan under age 10, 783 guilders if age 10-16, and 1,044 guilders if student and age 16-27 or disabled and age 16-18 when disability pension becomes payable.

Adjustment: Automatic adjustment of all pensions twice a year for changes in net minimum wages.

Death benefit: See sickness insurance below.

Administrative Organization

Social Insurance Council, general supervision; tripartite membership. Social Insurance Bank, administration of old-age and survivor pensions.

Industrial association for each branch of trade and industry, administration of disability pensions within industry; approved joint employer-employee bodies with compulsory nationwide membership and bipartite governing boards. District and local offices of associations receive and pay claims.

Collection of contributions by National Revenue Department for old-age, disability, and survivor pensions, and by industrial associations for disability pension for the employed.

Sickness and Maternity

First law: 1913.

Current laws: 1964 (medical benefits), 1966 (cash benefits), and 1968 (exceptional medical expenses compensation).

Type of program: Social insurance system. Cash and medical benefits.

Coverage

Medical benefits: Compulsory coverage for wage earners and salaried employees earning less than 52,300 guilders a year.

NETHERLANDS

Cash benefits: All wage earners and salaried employees.
Exceptional medical expenses: All residents.
Special systems for miners, railway personnel, seamen, and public employees.

Source of Funds

Insured person: 9.85% of earnings (2.85% for medical benefits, 1.2% for cash benefits, and 5.8% for "exceptional" medical expense insurance).

Employer: 11.15% of payroll (includes 4.95% for medical benefits, 6.20% for cash benefits).

Government: Cost of supplements necessary to bring cash sickness benefits up to guaranteed minimum income level.

Maximum earnings for contribution purposes: Medical benefits, 44,631 guilders a year; cash benefits, 274 guilders a day; "exceptional" medical expenses, 42,966 guilders a year.
Above contributions also finance short-term work-connected disability benefits.

Qualifying Conditions

Medical benefits: Membership in approved sickness fund. No minimum contribution period for compulsorily insured; 1-2 months' membership in fund for voluntarily insured.

Cash benefits: Fully incapable of doing one's own work.

Sickness and Maternity Benefits

Sickness benefit: 70% of earnings up to daily maximum earnings of 274 guilders. Payable after 2-day waiting period for up to 52 weeks.

Maternity benefit: 100% of earnings, payable for total of seven weeks.

Workers' Medical Benefits

Medical benefits: Service benefits provided by doctors, hospitals, and druggists under contract with and paid directly by sickness funds. Includes general and specialist care, hospitalization, laboratory services, medicines, limited dental care, maternity care, appliances, rehabilitation, and transportation.

Insured pays annual fee of 225 guilders per adult covered and 112 guilders for each of first two children. Patient shares cost of maternity and long-term hospitalization, plastic surgery, artificial limbs, and transportation. (No cost sharing if income below specified limit.)

Maximum duration: No limit. Sickness fund takes over from 366th day under extended-illness program.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured person.

Maternity compensation: Wife of insured man receives same nursing or hospitalization benefit as insured woman.

Death benefit: 100% of covered earnings for balance of current month and next 2 months payable to survivors on death of insured worker.

Administrative Organization

Approved sickness funds, administration of medical benefits; supervision by tripartite Sickness Funds Council. About 60 funds now operating.

Industrial associations, administration of cash benefits within each industry.

Work Injury

First law: 1901.

The provisions of 1966 and 1968 legislation under sickness and disability programs (see above) apply to all incapacities, whether work-connected or not. No specific work-injury insurance since 1967.

Unemployment

First law: 1916 and 1949.

Current laws: 1987.

Type of program: Dual social insurance and unemployment assistance systems.

Coverage

Employed persons.

Special system for public employees.

Source of Funds

Insured person: Average of 1.04% of earnings, according to industry.

Employer: Average of 1.44% of payroll, according to industry.

Government: None.

Maximum earnings for contribution and benefit purposes: 274 guilders a day.

Qualifying Conditions

Unemployment benefits: Three years of work in the five-year period preceding unemployment for extended benefit. Registered at public labor exchange. Capable of work; available and looking for work.

Unemployment Benefits

Unemployment benefit: 70% of earnings up to daily maximum earnings of 274 guilders. Payable as basic benefit for 6 months. Can be extended for as much as another 4 1/2 years, depending on age and years of covered employment.

Administrative Organization

Social Insurance Council, general supervision; tripartite membership.

Industrial associations, administration of benefits within each industry. District and local offices of associations receive and pay claims. Municipalities administer unemployment under social assistance.

Family Allowances

First law: 1939.

Current laws: 1962 (amended in 1980 and 1985).

Type of program: Dual universal and employment-related systems.

Coverage

All residents with 1 or more children.

Source of Funds

Insured person: None.

Employer: None

Government: Financed by national government budget.

Qualifying Conditions

Family allowances: Child must be under age 16 (18 if disabled).

Family Allowance Benefits

Family allowances: Range from 252 guilders per quarter for families with 1 child under 6 years of age to 772 guilders per quarter per child for families with 10 children between 12 and 17 years of age.

Adjustment: Automatic adjustment twice a year on basis of price index changes.

Administrative Organization

Social Insurance Council, general supervision; tripartite membership.

Social Insurance Bank, administration of allowances for nonemployees and pensioners, with assistance of regional labor councils.

Contact—Joseph Simanis—202-282-7265

Old Age, Disability, Death

First laws: 1898 (old-age pension), 1911 (widow's pension), 1924 (blind pension), and 1936 (disability pension).

Current law: 1990 (Guaranteed Retirement Income).

Type of program: Dual universal and social assistance systems.

Exchange rate: U.S.\$1.00 equals N.Z.\$1.53.

(Amounts reflect benefit rates as of April 1, 1991.)

Coverage

All residents. Special system for public employees.
Special provisions for miners.

Source of Funds

Insured person: None.

Employer: None.

Government: Entire cost financed from general revenues.

General revenues also finance sickness, maternity, and unemployment benefits and family allowances.

Qualifying Conditions

Old-age pension (Guaranteed Retirement Income): Age 60 and 10 years residence after age 20, of which 5 must be since age 50. No income or retirement test (except married pensioner with unqualified spouse), but an extra tax applies to other income above exemption limits. Reciprocity required for payments abroad beyond temporary absence.

Disability pension: Permanent and severe restriction in capacity for work, or total blindness; residence during last 10 years; income-tested, except if blind. Must be over 15 years of age.

Survivor pension: Widow of specified category or orphan. Residence during last 3-5 years; income-tested.

Old-Age Benefits

Old-age pension (Guaranteed Retirement Income): NZ\$227.07 gross a week for single person living alone (NZ\$207.07 gross if sharing accommodation). NZ\$338.09 for aged couple. No income test. Married pensioner with unqualified spouse may take half the married rate (no income test) or full married rate (income-tested). Subject to taxation.

Annual review of benefits.

Other assistance available (some needs-tested), such as accommodation benefit, disability allowance, special needs grants.

Permanent Disability Benefits

Disability pension (income-tested): Up to NZ\$162.26 a week for a single person, or NZ\$270.44 for couple. Up to NZ\$131.30 for unmarried beneficiary under age 18. Benefit reduced for income exceeding NZ\$2,600 a year if single (NZ\$3,120 if dependent children) except if blind. Additional payments for dependent children.

Youth Rate: Age 15-17 years, NZ\$131.30.

Annual review of benefits.

Other assistance available (some needs-tested) such as accommodation benefits, advances for maintenance and repairs to the home, training incentive allowance, transition to work allowance, disability allowance, special needs grants.

Survivor Benefits

Survivor pension (income-tested): Up to NZ\$135.22 payable to widow. Benefit reduced for income exceeding NZ\$2,600 a year (NZ\$3,120 if dependent children). Subject to taxation. Orphans (not income-tested): Up to NZ\$81.13 a week for each full orphan under 18.

Annual review of benefits.

Survivor settlement: 4-weeks' lump-sum payment to spouse or child of deceased old-age or disability pensioner. Lump-sum grant (income-tested): Up to NZ\$1,590 to totally dependent spouse (reduced for partial dependency), NZ\$795 for each dependent child less survivor settlement. Other assistance available (some needs tested): Same as for permanent disability pension.

Administrative Organization

Department of Social Welfare, administration of pensions through district offices; Department administered by the Director-General of Social Welfare.

Sickness and Maternity

First law: 1938.

Current law: 1964.

Type of program: Dual universal and social assistance systems. (Amounts reflect benefit rates as of April 1, 1991.)

Coverage

Cash sickness benefits: Gainfully employed persons of limited income. Maternity benefits: Nonmarried women.

Medical benefits: All residents.

Source of Funds

Insured person: None.

Employer: None.

Government: Entire cost financed from general revenues.

Qualifying Conditions

Cash sickness and maternity benefits: Age 15 or older; 12 months of residence; income-tested. Married person eligible only if spouse cannot provide support.

Medical benefits: Ordinary residence or intent to remain 2 years; no income test.

Sickness and Maternity Benefits

Sickness benefit (income-tested): Up to NZ\$135.22 a week for single adult, or NZ\$245.86 if married. Up to NZ\$108.17 for beneficiaries under age 18 with no dependents. Benefit reduced for income exceeding NZ\$50 a week (NZ\$60 with dependent children). Maximum benefit: As above, or wage loss, whichever is less.

Payable after 14-day waiting period for duration of incapacity.

Maternity benefit (income-tested): Payable to single pregnant women at sickness benefit rate, 3 months before and after confinement unless extended for medical reasons.

Workers' Medical Benefits

Medical benefits: Service benefits and cash refunds.

Free services include care in public hospitals, maternity and most laboratory services. Prescribed medicines are largely free, but there is a charge for the first 10 items per year of NZ\$5 for children and beneficiaries, NZ\$15 for others.

Cash benefits in partial payment of private medical services include NZ\$12-NZ\$25 for children, beneficiaries and the chronically ill for each treatment by general practitioner; NZ\$5.44-NZ\$22.00 for first consultation with specialist, NZ\$1.35-NZ\$5.20 for subsequent visits; NZ\$27.50-NZ\$31.00 per day for private hospitalization; and NZ\$2.60-NZ\$39.30 towards X-ray costs.
Maximum duration: No limit.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for family head. Also, free dental care for all children under age 16, and also those under 18 receiving a benefit or full-time student.

Administrative Organization

Department of Social Welfare, administration of cash benefits through branch and district offices.

Department of Health, administration of medical benefits.

Work Injury

First law: 1908.

Current law: 1982.

Type of program: Dual universal and social insurance systems. Part of a comprehensive accident insurance program which compensate both work accidents and nonwork-related accidents.

Coverage

Cash benefits: All persons employed in New Zealand. Also extended to workers normally employed in New Zealand who are assigned abroad temporarily.

Medical benefits: All residents.

Source of Funds

Insured person: None (tax assessed on motor vehicle owners to finance cost of traffic accident coverage).

Employer: Obligations according to risk. For 1991/92 the average levy paid by employers is 1.71% of payroll.

Government: Cost of medical care for persons other than employees and motor vehicle accident victims.

Maximum earnings for contribution purposes: NZ\$76,648 a year.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Nonwork-related injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 80% of gross earnings (subject to taxation) until assessment of permanent incapacity.

Nonwork-related injuries: 80% of gross earnings (subject to taxation) until assessment of permanent incapacity.

Maximum benefit: NZ\$1,179 a week. Minimum benefit (full-time earners with total disability): NZ\$295 a week plus, after 7-day

waiting period, NZ\$24 a week for dependent spouse and NZ\$12 for each dependent child.

Permanent Disability Benefits

Permanent disability pension: Up to 80% of earnings, according to degree of incapacity, payable until age 65. Maximum benefit, NZ\$1,179 a week. Benefits also payable for injuries not related to work.

Constant-attendance supplement: Assessed according to need.

Loss of potential earning capacity: NZ\$369 a week payable to persons who would have entered the workforce at age 16 if their incapacity had not arisen during childhood.

Lump-sum grant: Up to NZ\$17,000 for permanent physical disability and up to NZ\$10,000 for pain, suffering and loss of enjoyment of life; maximum, NZ\$27,000. Benefits also payable for injuries not related to work.

Workers' Medical Benefits

Medical benefits: All medical care and rehabilitation costs not covered under national health system, according to current government regulations. Full cost of approved appliances. Benefits also payable for injuries not related to work.

Survivor Benefits

Survivor pension: Up to 60% of insured's pension, according to degree of dependency, plus lump-sum grant up to NZ\$4,000.

Payable to dependent widow and widower.

Orphans: 20% of insured's pension for each child under age 16 (40% for each full orphan), plus lump-sum grant up to NZ\$2,000 each, according to degree of dependency.

Maximum survivor pension: 100% of insured's pension.

Funeral grant: Cost of burial according to national standards.

Above benefits also payable for injuries not related to work.

Administrative Organization

Accident Compensation Corporation, direct supervision and enforcement of law.

Unemployment

First law: 1930.

Current law: 1964.

Type of program: Unemployment assistance system.

Coverage

Gainfully employed persons of limited income. Exclusions:

Pensioners and full-time students.

Training benefits paid to those in approved courses.

"Independent Youth" or "Job Search" allowances paid to 16-17 year olds who are forced to live away from home or have finished an approved training course.

Source of Funds

Insured person: None.

Employer: None.

Government: Entire cost financed from general revenues.

Qualifying Conditions

Unemployment benefit: 12 months of residence; 18 years or older; income tested.

Training benefit: As above but 16 years or older.

Registered at labor office, able and willing to work, and seeking work.

Unemployment not due to voluntary leaving, misconduct, involvement in industrial dispute, or refusal of suitable offer.

Benefit may be withheld up to 26 weeks.

Unemployment Benefits

Unemployment benefit (income-tested): Up to NZ\$129.81 a week for single adult, or NZ\$216.34 if married. Benefit reduced for income exceeding NZ\$50 a week.

"Youth support" for 18-24 year olds. Maximum, NZ\$108.17 for beneficiaries with no dependents.

Maximum benefit: As above, or wage lost, whichever is less.

Payable after 2-26 week waiting period, determined by previous earnings and redundancy payments. Annual review of benefits.

Administrative Organization

Department of Social Welfare, administration of benefits through branch and district offices.

Family Allowance Benefits

Family allowances: Family benefit (no income test), NZ\$6 a week for each child. May be paid in advance up to maximum of NZ\$3,000 to families with limited income, if financial assistance needed for purchase of home. Please note: Family benefit program discontinued from 1 April 1991.

Domestic purpose benefit and emergency maintenance allowance (income-tested): NZ\$185.93 a week payable to single parent with 1 child.

Disabled child's allowance (no income test): NZ\$28 a week.

Family support (income-tested): Up to NZ\$42 a week for first child, NZ\$22 for each additional child.

Administrative Organization

Department of Social Welfare, administration of allowances through branch and district offices.

Department of Inland Revenue, administration of family support program.

Contact—Lillian Liu—202-282-7292

Family Allowances

First law: 1926.

Current laws: 1964 (family benefit, discontinued from 1 April 1991), 1973 (domestic purpose benefit), 1978 (disabled child's allowance), and 1985 (family support).

Type of program: Dual universal and social assistance systems.

Coverage

Family benefit: All residents with 1 or more children (discontinued from 1 April 1991).

Domestic purpose benefit: Single parent caring for child full time.

Disabled child's allowance: Persons caring for physically or mentally disabled children at home.

Family support: All beneficiaries and low income earners with dependent children.

Source of Funds

Insured person: None.

Employer: None.

Government: Entire cost financed from general revenues.

Qualifying Conditions

Family allowances: For domestic purpose benefit: Payable to unsupported single parent aged 16 and over. Resident during last 10 years. No residence requirement if child born in New Zealand.

Disabled child's allowance: Child born in New Zealand, or residence during last 12 months, or intent to reside there permanently. Payable to parent or guardian of seriously disabled child living at home.

Family support: Payable to families with low or moderate incomes.

Old Age, Disability, Death

First law: 1955.

Current law: 1982.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 1,850,000 cordobas.

Coverage

All persons receiving remuneration for work or services rendered.

Inclusion pending for: domestic workers, temporary agricultural workers, members of the agrarian reform programs, production cooperatives, clergy, and professional associations.

Special system for miners and those who have performed services for the country. (Government assumes whole cost.)

Source of Funds

Insured person: 2% of earnings.

Employer: 6.5% of payroll.

Government: 0.25% of earnings (plus employer contribution for public employees).

No ceiling on earnings for contribution purposes.

Also finances family allowances.

Qualifying Conditions

Old-age pension: Age 60 (miners, teachers, physically and mentally impaired, age 55). 750 weeks of contribution. Temporary pension if less than 750 weeks of contributions. If entry is after age 45, contributions for half of weeks from initial coverage until retirement age, with minimum of 250 weeks. Retirement from covered employment necessary until age 70. Payable abroad.

Disability pension: Loss of 67% of earning capacity in similar occupation (total disability); inability to earn more than 50% but less than 67% of usual earnings (partial disability). 150 weeks of contribution in last 6 years. Temporary pension if less than 150 weeks of contribution.

Survivor pension: 150 weeks of contribution by deceased in last 6 years. For funeral grant, 4 weeks in last 26 weeks preceding death.

Old-Age Benefits

Old-age pension: 40% (45% if less than twice minimum wage) of average earnings during last 5, 4, or 3 years (based on contributions of 15, 20, or 25 years) plus 1.36% (1.591% if average earnings are less than twice minimum wage) for each 50 weeks of contributions. Dependents' supplements: 15% of pension for wife or companion; 10% each for children under 15 (21 if student, no limit if disabled); 10% for uninsured parents over age 60 or disabled. Temporary pension: 1 month for each year of contribution; minimum, 4 months. Maximum pension: 80% of earnings if earnings exceed 2 times minimum wage, no limit if below, 100% with dependents. Minimum benefit: 66-2/3% of minimum salary in worker's employment group, plus family allowance.

Adjustment: Periodic adjustment of benefits for wage changes, if financial conditions permit.

Permanent Disability Benefits

Disability pension: Same as old-age benefit.

Disability pension converted to old-age pension at age 60. If ineligible for latter, partial disability pension is increased to total disability benefit at age 60 on condition beneficiary retires from all covered activity. Dependents' supplements: Same as old-age benefit. Partial disability: 50% of total disability pension. Dependents also qualify for supplements at half the rate for total disability. Maximum partial pension: 40% of average earnings.

Temporary pension: 4, 6, or 8 months is paid to persons with 1, 2, or 3 years of contribution, respectively.

Adjustment: Periodic adjustment of pensions for wage changes, if financial conditions permit.

Survivor Benefits

Survivor pension: 50% of pension of insured, payable to widow age 45 or disabled; also payable to dependent disabled widower.

Payable to widow under age 45 for 2 years or as long as caring for children receiving orphans' pensions.

Orphans: 25% of pension of insured for each orphan under age 15 (21 if student, no limit if disabled), or 50% if full orphan.

Maximum survivor pensions: 100% of pension of insured.

Funeral grant: Cost of funeral service, or amount equal to one half monthly salary.

Adjustment: Periodic adjustment of pensions for wage changes, if financial conditions permit.

Administrative Organization

Nicaraguan Institute of Social Security and Welfare, administration of program; managed by tripartite council and director-general.

Sickness and Maternity

First law: 1955.

Current law: 1982 (National Health Service).

Type of program: Dual social insurance (cash benefits) and universal (medical care) systems.

Coverage

Cash benefits: All persons receiving remuneration for work or services rendered.

Voluntary coverage for self-employed, formerly covered, clergy, employers, agricultural landowners, and unpaid family labor.

Medical benefits: All residents.

Source of Funds

Insured person: 4% of earnings.

Employer: 12.5% of payroll.

Government: 0.50% of earnings (plus employer contributions for public employees). Also, any deficit of National Health Service.

No ceiling on earnings for contribution purposes.

Qualifying Conditions

Cash sickness benefits: 8 weeks of contribution in last 22 weeks.

Cash maternity benefits: 16 weeks of contribution in last 39 weeks.

Medical benefits: No minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: 60% of average earnings in last 8 weeks.

Payable after 4-day waiting period for up to 52 weeks. Reduced by half if hospitalized and without dependent wife or children. Covered worker who becomes unemployed also covered for sickness after 15-day waiting period from onset of illness.

Maternity benefit: 60% of earnings in last 8 weeks, according to 8 wage classes. Payable for 4 weeks before and 8 weeks after confinement.

Workers' Medical Benefits

Medical benefits: Medical services ordinarily provided directly to patients through medical facilities of Ministry of Health. Services provided in accordance with available resources.

Duration: No time limit.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for family head.

Administrative Organization

Nicaraguan Institute of Social Security and Welfare, administration of program.

Ministry of Health pays cash benefits and provides medical benefits.

Work Injury

First law: 1930 (labor code).

Current law: 1982.

Type of program: Social insurance system.

Coverage

All persons receiving remuneration for work or services rendered.

Exclusions: domestic workers and temporary agricultural workers whose employers have fewer than 5 permanent workers.

Special system for employees of education, defense, and other national projects.

Voluntary coverage for self-employed, formerly covered, clergy, employers, agricultural landowners, and unpaid family labor.

Employees not under social insurance covered by employer-liability provisions of 1945 labor code (lump sum equal to 2 years' wages).

Source of Funds

Insured person: None.

Employer: 1.5% of payroll.

Government: None (except as employer).

No ceiling on earnings for contribution purposes.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period (except that qualifying period of 6 months to 2 years must be met to qualify for ordinary sickness benefits based on occupational disease).

Temporary Disability Benefits

Temporary disability benefit: 60% of earnings in last 8 weeks of contributions. Payable from first day after injury until medical care terminates or until worker is declared permanently disabled.

Permanent Disability Benefits

Permanent disability pension: 60% of earnings if totally disabled.

Partial disability: Percent of full pension proportionate to degree of incapacity, if latter 20% or more. Lump sum equal to 5 years' pension, if disability is 10% to 19%.

Workers' Medical Benefits

Medical benefits: Benefits provided in accordance with available resources.

Constant attendance supplement: 20% of pension but not less than 50% of minimum wage.

Survivor Benefits

Survivor pension: 50% of pension of insured. Payable to widow or dependent disabled widower.

Orphans: 25% of pension of insured for each orphan under age 15 (21 if student, no limit if disabled) or 50% if full orphan. In case of no orphans, payable to other dependent survivors.

Maximum survivor pensions: 100% of pension of insured.

Funeral grant: Cost of funeral service or amount equal to one-half monthly salary.

Administrative Organization

Nicaraguan Institute of Social Security and Welfare, administration of program.

Ministry of Health pays cash benefits and provides medical benefits.

Family Allowances

First and current law: 1982.

Type of program: Social insurance system.

Coverage

Same as for old age.

Source of Funds

Insured person: See old age above.

Employer: Same.

Government: Same.

Qualifying Conditions

Earnings-tested. Child must be under 15 years of age (21 if student).

Family Allowance Benefits

Allowances vary by level of earnings and age of children.

Administrative Organization

Nicaraguan Institute of Social Security and Welfare, administration of the program.

Contact—G. Ricardo Campbell—202-282-7173

Old Age, Disability, Death

First law: 1967.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 250 francs.

Coverage

Employed persons, technical students, and apprentices. Special system for public employees. Voluntary insurance for persons not compulsorily covered who have at least 6 months of social security coverage.

Source of Funds

Insured person: 1.6% of earnings (voluntary insurance, 4%).

Employer: 2.4% of payroll.

Government: None.

Maximum earnings for contribution and benefit purposes: 250,000 francs a month; minimum, 18,898 francs a month.

Qualifying Conditions

Old-age pension: Age 60 (or 55 if "prematurely aged"); 20 years of insurance (half of coverage under private program counted) and 60 months of contribution during last 10 years. Retirement from employment necessary.

Disability pension: Loss of 2/3 of earning capacity.

5 years of insurance and 6 month of contribution during last year. (No qualifying period if nonoccupational accident; if occupational accident, see Work Injury.)

Survivor pension: Deceased met qualifying conditions for old-age or disability pension, was pensioner, or had 180 months of contribution at death.

Old-Age Benefits

Old-age pension: 20% of average earnings during last 3 or 5 years (whichever is higher). Increment of 1.33% of earnings for every 12 months of contribution beyond 180 (including half of coverage under former private program). Minimum pension: 60% of minimum wage; maximum, 80% of earnings.

Old-age settlement: Lump sum equal to 1 month's wages per year of insurance, if age 60 (or 55 if "prematurely aged") and ineligible for pension.

Permanent Disability Benefits

Disability pension: 20% of average earnings during last 3 or 5 years (whichever is higher). Years under age 60 at time of claim credited as 6-month periods. Increment of 1.33% of earnings for every 12 months of contribution beyond 180 (including half of coverage under former private program). Minimum pension: 60% of legal minimum wage; maximum, 80% of earnings.

Constant-attendance supplement: 50% of pension.

Survivor Benefits

Survivor pension: 50% of pension of insured, payable to widow age 50 or disabled. Also payable to dependent disabled widower.

Orphans: 25% of pension of insured for each orphan under age 14 (21 if student or disabled); 40% if full orphan.

Maximum survivor pensions: 100% of pension of insured.

Survivor settlement: Lump sum equal to 1 month's pension of insured for each 6 months of insurance, if ineligible for pension.

Administrative Organization

Ministry of Public Service and Labor, general supervision.

National Social Security Fund, administration of program; managed by a council and a director.

Sickness and Maternity

First law: 1952.

Current law: 1965.

Type of program: Social insurance system. Maternity benefits only.

Coverage

Employed women.

Source of Funds

Insured person: None.

Employer: See family allowance contribution below.

Government: None.

Qualifying Conditions

Maternity benefit: 6 months of covered employment.

Sickness and Maternity Benefits

Sickness benefit: None under insurance.

Labor code requires employers to provide paid sick leave.

Maternity benefit: 50% of earnings, or 100% (employer paying half) for women with at least 2 years' service in firm.

Payable for up to 6 weeks before and 8 weeks after confinement.

Maternity grant: Lump sum of 10,000 francs (paid in 3 installments during 12 months following each birth).

Workers' Medical Benefits

Medical benefits: Working women receive reimbursement of costs of medical care during pregnancy and confinement.

Labor code requires employers to provide certain medical services.

Dependents' Medical Benefits

Medical benefits for dependents: See family allowances below.

Administrative Organization

Ministry of Public Service and Labor, general supervision.

National Social Security Fund, administration of program.

Work Injury

First law: 1960.

Current law: 1965.

Type of program: Social insurance system.

Coverage

Employed persons, technical students, apprentices, members of production cooperatives, managers and directors of commercial enterprises, and convict labor.

Source of Funds

Insured person: None.

Employer: 2% of payroll.

Government: None.

Maximum earnings for contribution purposes: 250,000 francs a month.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 50% of average earnings for first 28 days; 66-2/3% thereafter.

Payable from day following injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For total disability, 100% of average monthly earnings. Partial disability: Average earnings multiplied by 1/2 the degree of incapacity for the portion of disability between 10% and 50%, and by 1-1/2 the degree of incapacity for the portion above 50%.

Constant-attendance supplement: 40% of pension.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, medicines, appliances, transportation, and rehabilitation.

Survivor Benefits

Survivor pension: 30% of earnings of insured.

Orphans: 15% of earnings each for 1st and 2nd orphan, 10% for each additional; 20% for each full orphan.

Dependent parents and grandparents: 10% of earnings each; maximum, 30%.

Maximum survivor pensions: 85% of earnings.

Funeral grant: Lump sum of 15 days' earnings.

Administrative Organization

Ministry of Public Service and Labor, general supervision.

National Social Security Fund, administration of contributions and benefits.

Government: None.

Maximum earnings for contribution purposes: 250,000 francs a month.

Above employer contributions also finance maternity benefits.

Qualifying Conditions

Family allowances: Child must be age 1 (when maternity grant ceases) but under age 14 (18 if apprentice, 21 if student or disabled).

Parent must have had 6 months of employment and be currently working 18 days a month (or be widow or widower of beneficiary).

Prenatal allowance and birth grant: Must undergo medical care for mother and child, as prescribed in law.

Family Allowance Benefits

Family allowances: 1,000 francs a month for each child.

Prenatal allowance: 1,000 francs for each month of pregnancy.

Birth grant: lump sum of 10,000 francs for each of first three births.

Some maternal and child health and welfare services also provided.

Administrative Organization

Ministry of Public Service and Labor, general supervision.

National Social Security Fund, administration of program.

Contact—G. Ricardo Campbell—202-282-7173.

Family Allowances

First law: 1955.

Current law: 1965.

Type of program: Employment-related system.

Coverage

Employees and social insurance beneficiaries with 1 or more children.

Special system for public employees.

Source of Funds

Insured person: None.

Employer: 11% of payroll.

Old Age, Disability, Death

First and current law: 1961.

Type of program: Provident fund system (lump-sum benefits only).

Exchange rate: U.S.\$1.00 equals 10.01 naira.

Coverage

Employees of firms with 10 or more workers.

Exclusions: Casual workers, aliens covered under equivalent foreign programs, and self-employed.

Special system for pensionable public employees. Voluntary coverage for some excluded categories under specified conditions.

Source of Funds

Insured person: 6% of earnings.

Employer: 6% of payroll.

Government: None.

Above contributions also finance cash sickness benefits.

Qualifying Conditions

Old-age benefit: Age 55 and retirement from regular employment (payable at any age if emigrating permanently).

Disability benefit: Incapacity making worker unemployable.

Survivor benefit: Death of insured worker prior to retirement.

Reciprocity with other countries having a provident fund.

Old-Age Benefits

Old-age benefit: Lump sum equal to total employee and employer contributions paid in, plus accrued interest.

Withdrawal grant, equal to half of total contributions paid in, payable at any age after 1 year of unemployment. Remainder payable at age 55 for disability or upon emigration; also as a death benefit to survivors.

Permanent Disability Benefits

Disability benefit: Lump sum equal to total employee and employer contributions paid in, plus accrued interest.

Survivor Benefits

Survivor benefit: Lump sum equal to total employee and employer contributions paid in, plus accrued interest.

Payable to surviving spouse or other dependent relatives.

Administrative Organization

Federal Ministry of Employment, Labor and Productivity, general supervision.

National Provident Fund, administration of program through tripartite board and director.

Sickness and Maternity

First and current law: 1961.

Type of program: Provident fund system (cash sickness benefits only) not yet in effect.

Coverage

Employees of firms with 10 or more workers.

Exclusions: Casual workers, aliens covered under equivalent foreign programs, self-employed, and public employees covered by special system.

Source of Funds

Insured person: See contributions to provident fund above.

Employer: Same.

Government: None.

Qualifying Conditions

Cash sickness benefits: 1 year of contribution to provident fund (benefits not payable if employer pays sick leave at least equal to benefit). For paid maternity leave, 6 months of service with same employer.

Sickness and Maternity Benefits

Sickness benefit: Up to 0.34 naira a day.

Payable for up to 1 month or until exhaustion of balance in account; amount paid is deducted from worker's account in provident fund. (Labor code require employers to provide 12 days paid sick leave per year; employer also pays 50% of wages during maternity leave of 6 weeks before and 6 weeks after confinement.)

Workers' Medical Benefits

Medical benefits: None provided under insurance.

(Free medical care available to population in public dispensaries and hospitals, within limits of facilities available.)

Dependents' Medical Benefits

Medical benefits for dependents: None, except care in public dispensaries and hospitals.

Administrative Organization

Federal Ministry of Employment, Labor and Productivity, general supervision.

National Provident Fund, administration of program through tripartite board and director.

Work Injury

First and current law: 1942, as amended in 1957 and 1987.

Type of program: Employer liability/compulsory insurance with private carrier.

Coverage

Manual workers, and nonmanual employees (including Federal and State public employees) earning 1,600 naira a year or less.

Exclusions: Agricultural or handicraft employees of undertakings normally employing less than 10 workers, casual employees and family labor.

Source of Funds

Insured person: None.

Employer: Whole cost, through direct provision of benefits or insurance premiums.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit : Full salary for 6 months, 50% for next 3 months, 25% for following 15 months.

Permanent Disability Benefits

Permanent disability benefit: Lump sum of 54 months' earnings, if totally disabled.

Constant-attendance supplement: 25% of permanent disability benefit.

Partial disability: Lump sum proportionate to degree of incapacity, according to schedule in law.

Workers' Medical Benefits

Medical benefits: Medical care, hospitalization, medicines, appliances, and transportation.

Survivor Benefits

Survivor benefit : Lump sum of 42 months' earnings, less any temporary disability benefits paid to deceased.

Apportionment among survivors determined by courts.

Administrative Organization

Federal Ministry of Employment, Labor and Productivity, enforcement of law.

Courts usually participate in adjudication of claims and decide disputed questions.

Employers may insure liability with commercial insurance companies.

Unemployment

("Withdrawal grant" under provident fund.)

Contact—Alexander Estrin—202-282-7116

**PLEASE NOTE:
THIS INFORMATION IS MORE THAN 4 YEARS OLD.**

Old Age, Disability, Death

First law: 1936.

Current law: 1966.

Type of program: Dual universal and social insurance systems.

Exchange rate: U.S.\$1.00 equals 5.78 kroner.

Coverage

Universal pension: All residents, including resident alien seamen serving on Norwegian ships outside territorial waters. Pension is independent of previous income or contributions paid.

Earnings-related pension: All employees and self-employed persons earning over "base amount," born after 1897. (Reduced amount for pensioners born before 1897 and their surviving dependents.)

"Base amount" equals 34,100 kroner as of January 1, 1991 (35,500 kroner as of April 1, 1991) and varies automatically with changes in general price and income levels, subject to adjustment once or twice a year.

Special systems for seamen, fishermen, forestry workers, railway employees, and public employees.

Source of Funds

Insured person: Employees, 7.8% of income (reduced to 1.6% of income -- including payments-in-kind, lodging, or pension-- if under age 16 or over age 69); self-employed, 12.7% of income up to 12 times base amount, plus 7.8% of income exceeding 12 times base amount.

Employer: 16.7% of wage. Contribution rates reduced in certain geographical areas.

Government: County and Municipal governments, 0.11% and 0.42%, respectively, of total income base on which the population's individual social security contributions are paid. National government, any deficit.

No earnings limit for contribution purposes.

Above contributions also finance sickness and maternity, work-injury, and unemployment programs.

Contributions from employees and the self-employed are calculated on the basis of "pensionable income" (gross wage income including cash sickness, maternity, and unemployment benefits) in excess of 17,000 kroner a year; however, contributions may not exceed 25% of annual income above 17,000 kroner.

Qualifying Conditions

Old-age pension: Both pensions, age 67.

Universal pension, 3 years' coverage, age 16-66.

Earnings-related pension, 3 years' earnings above base amount.

Both pensions payable abroad.

Earnings limit: Universal pension and earnings-related pension plus wages may not exceed 80% of former earnings; no limit from age 70.

Disability pension: Both pensions, earning capacity permanently reduced 50% or more, aged 16-66. Payable at age 64 if working capacity reduced by 50% due to premature aging.

Universal pension, 3 years' coverage immediately preceding claim (1 year in some instances). Payable abroad under special conditions.

Earnings-related pension, 3 years' earnings above base amount; Payable abroad.

Survivor pension: Universal pension, deceased or spouse has 3 years' coverage immediately preceding death or claim. Earnings-related pension, same as disability pension.

Old-Age Benefits

Universal old-age pension: Up to 100% of base amount if single, 150% for aged couple. Full pension 40 years' coverage, reduced for shorter coverage.

Income-tested supplements: 50% of pension for spouse not drawing old-age pension; 25% of base amount for each child under age 18; up to 58% of base amount if ineligible for earnings-related pension (53.25% if spouse is pensioner; 106.5% if supporting a spouse aged 60 or older).

Maximum earnings for benefit purposes: 8 times base amount plus 1/3 of income between 8 times and 12 times base amount.

Adjustment: Pensions adjusted automatically for changes in general price and income levels.

Earnings-related old-age pension: 45% of the current base amount multiplied by insured's average annual number of "pension points" in 20 years with the most points. Number of pension points in a year equals the difference between the worker's earnings and the year's base amount divided by the base amount. Limit: 8-1/3 points per year. Full pension with 20 years' coverage requirement increases year-by-year to 40 for persons born later. For shorter coverage, pension reduced proportionally.

Adjustment: Recorded earnings, wage limits, and pensions in force adjusted automatically for changes in general price and income levels.

Permanent Disability Benefits

Universal disability pension: Up to 100% of base amount if totally disabled. 40 years of coverage for full pension; computed as if covered through 66th year if certain coverage conditions are met. Partial disability, reduced pension in proportion to loss of earning capacity. Minimum: 50% of projected old-age benefit.

Income-tested supplements: 50% of pension for spouse aged 60 or over; 25% of base amount for each child under age 18; 416 kroner to 1,384 kroner a month for substantially increased expenses; up to 57% of base amount if ineligible for earnings-related pension.

Constant-attendance supplement: Normally, 692 kroner a month; may be increased to as much as 3,875 kroner a month.

Adjustment: Pensions adjusted automatically for changes in general price and income levels.

Earnings-related disability pension: See earnings-related old-age pension. Years of coverage credited as if worked to age 67 if certain coverage conditions are met.

Partial disability: Percent of full pension proportionate to loss of earning capacity.

Earnings adjustments, see earnings-related old-age pension.

Survivor Benefits

Universal survivor pension: Up to 100% of base amount. Full pension, deceased or spouse covered 40 years, with coverage projected through 66th year. If surviving spouse's income exceeds 1/2 base amount, pension equals difference between full pension and 40% of excess of spouse's income above 1/2 base amount.

Income-tested supplements: Up to 57% of base amount if ineligible for earnings-related pension; 605 kroner a month for 1st, 242 kroner for each additional child for child care while job-training or working; 10,070 kroner maternity grant if giving birth to child of deceased.

Earnings-related survivor pension: 55% of earnings-related pension of deceased as if worked to age 67.

Transitional grant to surviving spouse temporarily unable to work; and to divorced, separated, and unwed parents (including child care benefit).

Orphans: 40% of base amount for 1st child, 25% for each additional child under age 18. Full orphans under age 18 (under 20 if student) receive full survivor pension (basic plus earnings-related pension) of the parent who was entitled to the highest amount, 40% of base amount paid for the 2nd child, and 25% for each additional child.

Divided equally if 2 or more children.

Funeral grant: 4,000 kroner.

Adjustment: Pensions adjusted automatically for changes in general price and income levels.

Administrative Organization

Ministry of Health and Social Affairs, general supervision.

National Insurance Administration, national administration of program, and supervision of local offices.

Local insurance offices, administration of program locally.

Generally, 1 office in each municipality; contributions, including employers' contributions, collected through local tax offices.

Sickness and Maternity

First law: 1909.

Current law: 1970.

Type of program: Social insurance system. Cash and medical benefits.

Coverage

Medical benefits: All residents, including resident alien seamen serving on Norwegian ships.

Cash benefits: Employees and self-employed with income of not less than one-half the base amount. This income limit does not affect employer's obligation to pay cash benefits for first 2 weeks.

Special provisions for seamen, military personnel, and (for cash benefits) fishermen, casual workers and temporarily unemployed.

Source of Funds

Insured person: See pension contributions.

Employer: Same. In addition, the employer pays the entire cost of cash sickness benefits for the first 2 weeks.

Government: See pension contributions.

No maximum earnings for contribution purposes.

Qualifying Conditions

Cash sickness benefits: 14 days of employment or self-employment.

Cash maternity benefits: 6 months of employment or self-employment during the past 10 months.

Maternity grant: Insured mothers not entitled to cash maternity benefits.

Additional grant for widowed, divorced, separated, and unwed mothers, 3 years of insurance immediately preceding the claim.

Sickness and Maternity Benefits

Sickness benefit: 100% of covered earnings, payable from 1st full day of incapacity up to 52 weeks--thereafter covered by rehabilitation allowance or disability pension.

Maximum earnings for benefit purposes: 6 times base amount.

Self-employed, 65% of assessed covered earnings after 14 days waiting period (may voluntarily insure for 100% of earnings and/or shorter waiting period).

Casual workers and temporarily unemployed, 100% of assessed earnings after 14-day waiting period.

Care of sick child under age 10: Mother or father, 20 days per year each (single parent 40 days).

Sick child under age 16, if illness is potentially fatal, parental leave up to 1 year.

Maternity benefit: 100% of covered earnings for 28 weeks, alternatively 80% for 35 weeks. If mother resumes work, father may care for child at same rates.

Maternity grant (giving birth at home): 1,590 kroner; 10,750 kroner if not receiving maternity benefit (also paid in case of adoption); widowed, divorced, separated, or unwed mothers, 10,070 kroner.

Workers' Medical Benefits

Medical benefits: Cash refunds of part or all of medical expenses; or service benefits furnished by providers under contract with funds. Includes part of doctors' fees (patient pays 66 kroner per consultation in most cases); free care in public hospital; patient pays 20% of expenses for listed essential medicines (up to 175 kroner per prescription); laboratory services; and transportation in excess of 17 kroner per trip.

(Patient's own expenses, including those for children aged 7-16, with certain exemptions for special diseases, limited to 880 kroner for 1991. Ceiling set by Parliament for one year at a time. When ceiling is reached, patient entitled to free treatment for the remainder of the year).

Pensions reduced from the 2nd month of institutional care, sickness benefit from the 4th month.

Duration: No limit

Dependents' Medical Benefits

Medical benefits for dependents: Insured in their own right since coverage is based on residency.

Administrative Organization

Ministry of Health and Social Affairs, general supervision.

National Insurance Administration, national administration of program and supervision of local offices.

Local insurance offices, administration of program locally.

Work Injury

First law: 1895.

Current law: 1989 (effective January 1, 1990).

Type of program: Social insurance system.

Coverage

Employees, personnel on Norwegian ships, fishing vessels, and on permanent or movable installations on the Norwegian Continental Shelf (including aliens); students, and military personnel.
Self-employed may insure voluntarily.

Source of Funds

Insured person: Employee, none; self-employed (if coverage elected), 0.4% of income, as assessed for national tax purposes.
Employer: See pension contributions above.
Government: Same.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: Cash sickness benefit under sickness program also payable in case of work injury for up to 50 weeks. Thereafter, the insured becomes entitled to rehabilitation allowances or disability pension.

Permanent Disability Benefits

Permanent disability pension: 100% of base amount if totally disabled. No reduction in pension if coverage is shorter than 40 years.
Partial disability (exceeding 15%): Percent of full pension proportionate to degree of disability (lump-sum payment if disability less than 30%).
Supplements: See universal disability pension above. Constant attendance benefit, 692 kroner to 3,875 kroner a month, according to need.
In addition to any other benefits, up to 75% of base amount a year based on medical nature and degree of injury.
Earnings-related disability pension : See earnings-related disability pension above.

Workers' Medical Benefits

Medical benefits: Comprehensive care, including appliances; no sharing of cost by patient.

Survivor Benefits

Survivor pension: Same as universal survivor pension above. No reduction in pension if coverage is shorter than 40 years.
Orphans: Same as survivor pension above.

Administrative Organization

Ministry of Health and Social Affairs, general supervision.
National Insurance Administration, national administration of program and supervision of local offices.
Local insurance offices, administration of program locally.

Unemployment

First law: 1906.
Current law: 1970.
Type of program: Social insurance system.

Coverage

Employees (including public employees) and seamen. Self-employed aged 64 and over only under special circumstances.

Source of Funds

Insured person: See pension contributions above.
Employer: Same.
Government: Same.

Qualifying Conditions

Unemployment benefits: Annual earnings in last year preceding unemployment (or average earnings during 3 years preceding unemployment, if higher) of at least 75% of base amount at time of application.
Registered at public employment office, able and willing to work.
Unemployment not due to voluntary leaving, discharge for misconduct, labor dispute in which participated, or refusal of suitable offer or retraining (disqualification for at least 4 weeks).

Unemployment Benefits

Unemployment benefit: 0.2% of annual income per day up to 6 times the base amount; maximum, 409 kroner daily, plus 6 kroner a day for each dependent child under age 18. Payable after 3-day waiting period. If under age 64, paid for up to 80 weeks continuously or during any 2 consecutive calendar years, after which 26 weeks must elapse before new benefits are granted. After age 64, payable 52 weeks each calendar year. Various travel, moving, vocational training, and work-relief allowances also provided.

Administrative Organization

Ministry of Labor and Municipal Affairs, general supervision.
Directorate of Labor, national administration of program; benefits payable through local insurance offices (see old-age pension above).
Local employment offices, administration of program locally.

Family Allowances

First and current law: 1946.
Type of program: Universal system.

Coverage

All resident children.

Source of Funds

Insured person: None.
Employer: None.
Government: Whole cost.

Qualifying Conditions

Family allowances: Child must be under age 16.

Family Allowance Benefits

Family allowances: 9,408 kroner a year for 1st child in family, 9,900 kroner for 2nd, 11,316 kroner for 3rd, 11,940 kroner for 4th, and 12,324 kroner for each additional child. In addition, annual supplement of 3,144 kroner per child under age 3.

NORWAY

Sole supporter receives benefits for 1 child more than actually supported.

Beneficiaries living in arctic region receive annual supplement of 3,600 kroner per child. Payable monthly.

Administrative Organization

Ministry of Health and Social Affairs, general supervision.

National Insurance Administration, national administration of program and supervision of local offices.

Local insurance offices, administration of allowances locally.

Contact—Leif Haanes-Olsen—202-282-7284

Old Age, Disability, Death

First law: 1972.

Current law: 1976.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 21.83 rupees.

Coverage

Employees in firms with 10 or more workers, managers and administrators earning up to 1,500 rupees a month.

Exclusions: Family labor, and self-employed. Special systems for public employees, armed forces, police, statutory bodies, local authorities, bank, and railway employees.

Commercial and industrial establishments with 50 or more employees must provide group insurance for temporary and permanent disability and death benefits for employees earning less than 1,500 rupees per month.

Source of Funds

Insured person: None.

Employer: 5% of payroll.

Government: 5% of payroll.

Maximum earnings for contribution and benefit purposes: 1,500 rupees a month.

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women and miners).

15 years of contribution, 7 years if age 40 (men) or 35 (women), 5 years if age 45 (men) or 40 (women) as of July 1976.

Retirement from covered employment not necessary.

Reduced pension payable age 55-59 (50-54 for women) until June 30, 1991, if in insurable employment on or before June 30, 1986 and attaining age 55 (50) by June 30, 1991.

Old-age grant: Age 60 (men) or 55 (women). 5-14 years of covered employment.

Disability pension: Loss of 2/3 of earning capacity. 15 years of contribution, or 5 years including 3 of last 5.

Survivor pension: Deceased had completed at least 36 months in insurable employment, or was pensioner at death.

Old-Age Benefits

Old-age pension: 2% of average monthly wage (based on last 12 months' earnings) times number of years of insurable employment. Maximum pension: 1,260 rupees per month. Minimum pension: 425 rupees (as of July 1991). Reduced pension: Full old-age pension reduced 1/2% for each month that retirement precedes age 60 (age 55 for women). The minimum pension is similarly reduced.

Old-age grant: Lump sum equal to 1 month's wage for each year of insurable earnings.

Permanent Disability Benefits

Disability pension: Same as old-age pension.

Survivor Benefits

Survivor pension: 100% of insured's pension to be divided equally if more than one widow. Married before the deceased reached minimum pensionable age for old-age pension.

Maximum pension: 756 rupees per month. Minimum pension: 240 rupees (as of July 1991). If surviving spouse dies before receiving survivors pension for 5 years, balance of 5 years' pension paid to estate. If no survivor, pension payable to estate for 5 years.

Administrative Organization

Ministry of Labor, Manpower and Overseas Pakistanis, general supervision.

Employees' Old-Age Benefits Institution, administration of contributions and benefits.

Sickness and Maternity

First law: 1962 (national law; never went into force).

Current law: 1965.

Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employees in selected industries or establishments earning 1,500 rupees a month or less. Law applies to domestic servants also, but is not enforced. Exclusions: Family labor, self-employed, and persons earning above 1,500 rupees a month.

Special systems for public employees, armed forces, police, local authorities, and railway employees.

Source of Funds

Insured person: None.

Employer: 7% of payroll.

Government: None.

Maximum earnings for contribution and benefit purposes: 60 rupees a day.

Above contributions also finance work-injury benefits.

Qualifying Conditions

Cash sickness benefits: 90 days of contribution in last 6 months.

Cash maternity benefits: 180 days of contribution in last 12 months.

Medical benefits: Current coverage.

Sickness and Maternity Benefits

Sickness benefit: 50% of earnings (up to 100% for certain illnesses in Punjab and Sind). Payable after 2-day waiting period for up to 121 days (180 days for tuberculosis) in year.

Maternity benefit: 100% of earnings, payable for 12 weeks, including not more than 6 weeks before confinement.

Workers' Medical Benefits

Medical benefits: Medical services provided mainly through social security facilities. Includes cost of general medical care, specialist care, medicines, hospitalization, maternity care, and transportation. Maximum duration: 9 months (may be extended for 6 months under certain conditions).

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured worker, except that hospitalization for dependents is provided only in case of maternity, surgery, and cancer.

Death grant: 500 rupees or last wage, whichever is greater.

Administrative Organization

Provincial Labor Department, general supervision.

Provincial Employees' Social Security Institutions in Punjab, Sind, North-West Frontier Province, and Baluchistan, administration in each Province; managed by tripartite governing body and commissioner.

Institution authorized to establish own dispensaries and hospitals, or to contract with public and private agencies for provision of medical services.

Work Injury

First law: 1923 (Workmen's Compensation Act of 1923 is still in force for employees not covered by social insurance law of 1965).
Current law: 1965.

Type of program: Social insurance system.

Coverage

Workmen's Compensation Act-Employees of industrial establishments with 10 or more workers drawing wages up to 1,500 rupees a month. Exclusions, see Social Insurance Law below.

Social Insurance Law-Employees in selected industries and establishments earning 1,500 rupees a month or less. Law applies to domestic servants also, but is not enforced.

Exclusions: Family labor, self-employed, and persons earning above 1,500 rupees a month.

Special systems for public employees, armed forces, police, local authorities, and railway employees.

Source of Funds

Workmen's Compensation Act--**Insured person:** None.

Employer: Whole cost, including cost for medical examinations.

Government: None.

Social Insurance Law--**Insured person:** See sickness and maternity.

Employer: See sickness and maternity.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: Workmen's Compensation Act--Persons with wages of less than 350 rupees per month, 1/2 of monthly wage for up to 1 year (2/5 if monthly earnings 350-1,000 rupees). If lung disease, 1/3 of monthly wage paid thereafter for up to 5 years (1/4 if monthly earnings 350-1,000 rupees).

Social Insurance Law--60% of earnings (100% in Punjab and Sind). Payable after 3-day waiting period for up to 180 days (waiting period waived in Punjab).

Permanent Disability Benefits

Permanent disability pension: Workmen's Compensation Act--Permanent total disability, lump sum of 42,000 rupees. Cost of medical examination paid by employer.

Social Insurance Law--75% of earnings (100% in Punjab), if 67% loss of earning capacity.

Partial disability: Up to 66% benefit based on formula.

Workers' Medical Benefits

Medical benefits: Medical care as above, for 6 months, plus dental care; no cost sharing by patient.

Survivor Benefits

Survivor pension: Workmen's Compensation Act--Lump sum of 30,000 rupees.

Social Insurance Law--60% (100% in Punjab) of total disability pension of insured. Payable to widow or needy disabled widower. Orphans: 20% of pension of insured for each orphan under age 16, or 40% if full orphan.

Dependent parent (if no widow or widower survives): 20% of pension (50% in Punjab).

Maximum survivor pensions: 100% of pension of insured.

Death grant: 500 rupees or last wage, whichever is greater.

Administrative Organizations

Workmen's Compensation Act: Workmen's compensation commissioners in provinces, general supervision.

Social Insurance Law: Provincial Labor Department, general supervision.

Provincial Employees' Social Security Institution, administration of contributions and benefits.

Unemployment

Labor code requires employers with 20 or more employees to pay severance gratuity equal to last 20 days' wages for each year of employment.

Contact—Alexander Estrin—202-282-7116

Old Age, Disability, Death

Contact—Peter Puidak—202-282-7294.

First law: 1967.

Current law: 1987.

Type of program: Social insurance system.

Exchange rate: Currency is the U.S. dollar.

Coverage

Gainfully occupied persons, including self-employed.

Exclusions: Casual labor and self-employed with no employees and annual gross income of \$10,000 or less.

Source of Funds

Insured person: 3% of earnings. Self-employed, 6% of twice the salary of highest paid employee (if none, of 1/4 gross revenue).

Employer: 3% of payroll.

Government: None, except for contribution as employer.

Maximum earnings for contribution and benefit purposes: \$2,000 a quarter.

Qualifying Conditions

Old-age pension: Age 60 and 1 quarter of coverage for each year after June 1968 up to age 60.

Disability pension: Incapacity for substantial gainful activity due to impairment likely to last 1 year or result in death. 1 quarter of coverage for each year after June 1968 (or since age 21, if later), with at least 12 quarters of coverage; also, 8 quarters of coverage during last 13 quarters.

Survivor pension: Deceased had 1 quarter of coverage for each year after June 1968 (or since age 21, if later) or at least 8 quarters of coverage in 13 quarters preceding death.

Pension reduced \$1 for each \$2 of earnings above \$300 a quarter.

Payable abroad if reciprocity exists.

Old-Age Benefits

Old-age pension: 16.2% of the first \$10,000 of cumulative covered earnings, plus 2.7% of earnings between \$10,000 and \$40,000, plus 1.35% of earnings between \$40,000 and \$70,000, and 0.675% of earnings over \$70,000.

Minimum: \$43.20 a month.

Dependents' allowance: None.

Permanent Disability Benefits

Disability pension: Same as old-age pension.

Minimum: \$43.20 a month.

Dependents' allowance: None.

Survivor Benefits

Survivor pension: 60% of deceased's, payable to widow or widower at any age.

Orphans: 15% of deceased's pension for each orphan under age 18 (22 if student, no age limit if disabled before age 22).

Minimum survivor pension: \$43.20 a month; maximum, 100% of insured's pension.

Administrative Organization

Social Security Administration, administration of program.

NOTE: A 1989 legislative proposal would increase both the tax rate and benefit amounts. No information is available to confirm whether these changes have been implemented.

Old Age, Disability, Death

First law: 1941.

Current law: 1954.

Type of program: Social insurance system.

Exchange rate: U.S. \$1.00 equals 1 balboa.

Coverage

Employees and domestic workers. (Self-employed may join voluntarily.) Public employees covered under both general and special systems. Exclusions: Agricultural workers employed less than 6 months a year and family labor. Occasional and seasonal workers to be covered under subsequent regulation.

Source of Funds

Insured person: 6.25% of earnings.

Employer: 2.75% of payroll.

Government: Proceeds of tax on alcohol.

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women); reduced pension up to 5 years earlier. 180 months of contribution (lump sum, if fewer).

Retirement necessary of else pension reduced by amount of earnings.

Disability pension: Loss of 2/3 of earning capacity. 36 months of contribution including 18 months during last 3 years, or a total of 180 months of contribution.

Survivor pension: Deceased met disability pension requirements or was pensioner at death.

Old-Age Benefits

Old-age pension: 60% of average earnings during highest 3 years of earnings out of last 15 (up to 5 years, averaged for shorter work careers), plus 1.25% of earnings for each 12 months of contribution between 120 and 240 months, 1.5% beyond 240 months, and 2% of earnings for each 12 months of contribution after pensionable age. Dependents' supplements (at normal retirement age): 20 balboas a month for wife, 10 balboas per child under age 18 (no limit if disabled); maximum, 100 balboas.

Minimum pension: 145 balboas a month; maximum, 1,500 balboas a month. Pension plus dependents' supplements cannot exceed 100% of average earnings used for pension calculation.

Reduced pension: Pension reduced 3.5% for each year of early retirement.

Old-age settlement: 1 month's pension for each 6 months of contribution, if ineligible for pension.

Adjustment: Adjustment of pensions on an ad hoc basis.

Permanent Disability Benefits

Disability pension: Same as old-age pension.

Increment of 1% of earnings for each 12 months of contribution beyond 120 months. If coverage less than 5 years, pension based on average earnings during period credited.

Constant-attendance supplement: 10% of earnings.

Dependents' supplements: Same as for old-age pension.

Minimum pension: Same as for old-age pension.

Disability settlement: 1 month's pension per 6 months of contribution (lump sum) if ineligible for full pension but with at

least 12 months of contribution, 6 of which in year prior to disablement.

Adjustment: Adjustment of pensions on an ad hoc basis.

Survivor Benefits

Survivor pension: 50% of pension paid or accrued to insured paid to widow age 55, disabled, or caring for child; also payable to dependent disabled widower. Paid to other widows for 5 years only.

Orphans: 20% of pension of insured for each orphan under age 14 (18 if student, no limit if disabled), or 50% if full orphan.

Other dependents (in absence of above): Mother or aged or disabled father, 30% of pension of insured; eligible brothers and sisters, 20%.

Maximum survivor pensions: 100% of pension of deceased; minimum, 72.50 balboas a month.

Funeral grant: 250 balboas.

Adjustment: Adjustment of pensions on an ad hoc basis.

Administrative Organization

Ministry of Labor, Social Insurance, and Public Health, general supervision.

Social Insurance Fund, administration of program; managed by tripartite board and director-general, with technical council as consultative body.

Sickness and Maternity

First law: 1941.

Current law: 1954.

Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employees in private and public employment and domestic workers. (Self-employed may join voluntarily.) Pensioners also covered for medical benefits.

Exclusions: Agricultural workers employed less than 6 months a year and family labor. Occasional and seasonal workers to be covered under subsequent regulations.

Source of Funds

Insured person: 1% of earnings. Pensioner, 6.75% of pension.

Employer: 8% of payroll.

Government: None.

Qualifying Conditions

Cash sickness benefits: 6 months of contribution during last 9 months.

Cash maternity benefits: 9 months of contribution during 12 months preceding 7th month of pregnancy.

Medical benefits: Currently covered or pensioner. In case of unemployment, coverage continues for 3 months after separation from employment (12 months for those having made 180 months of contribution).

Sickness and Maternity Benefits

Sickness benefit: 70% of average earnings during previous 2 months.

Payable after 4-day waiting period for up to 26 weeks for one illness (52 weeks in special cases).

Maternity benefit: 100% of earnings, payable for up to 6 weeks before and 8 weeks after confinement.

Workers' Medical Benefits

Medical benefits: Medical services ordinarily provided directly to patients through facilities of Social Insurance Fund or Ministry of Health (in special cases or where Fund or Ministry have no facilities, reimbursement of part or all of cost of care obtained privately). Includes general and specialist care, surgery, hospitalization, laboratory services, medicines, dental care, and maternity care. Maximum duration: 6 months for each illness (may be extended in special cases).

Dependents' Medical Benefits

Medical benefits for dependents: Treatment in hospital or doctor's office, dental care, medicines, and some laboratory services. Provided to wife and children under age 18 (25 if student or disabled); also to dependent mother or disabled father over age 60.

Administrative Organization

Ministry of Labor, Social Insurance, and Public Health, general supervision.

Social Insurance Fund, administration of program.

Fund operates own hospitals and other medical facilities in larger cities.

Partial disability: Pension for 2 years, proportionate to degree of disability, and subject to extension if disability greater than 35%; may be commuted to lump sum if disability is 35% or less.

Workers' Medical Benefits

Medical benefits: General and specialist care, surgery, medicines, hospitalization, and appliances.

Survivor Benefits

Survivor pension: 25% of earnings of insured (30% if sole beneficiary or disabled) for life.

Orphans: 15% of earnings for 1 orphan, 25% for 2, 35% for 3, and 40% for 4 or more orphans under age 18. If full orphans, 15% each for 2 or more children under age 18.

Other dependents (in order of priority): Mother or aged or disabled father (payable for 10 years); brother or sister under age 18, and other aged or disabled relatives (payable for 6 years).

Maximum: 30% of earnings of insured.

Maximum for all survivor pensions: 75% of earnings of insured.

(Pensions that bring total over maximum reduced proportionately.)

Funeral grant: 250 balboas.

Administrative Organization

Ministry of Labor, Social Insurance, and Public Health, general supervision.

Social Insurance Fund, administration of program.

Contact—G. Ricardo Campbell—202-282-7173

Work Injury

First law: 1916.

Current law: 1970.

Type of program: Compulsory insurance with public carrier.

Coverage

Employees in private and public employment.

(Workers in nonmechanized industry, self-employed, and domestic workers to be covered under subsequent regulation.)

Source of Funds

Insured person: None.

Employer: Whole cost, through premiums fixed according to risk category (average, 1.7% of payroll).

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings during first 2 months, 60% for the next 12 months (can be extended in special cases).

Permanent Disability Benefits

Permanent disability pension: 60% of earnings (subject to review every 2 years). Minimum pension: 145 balboas a month; maximum, 1,000 balboas.

Old-Age, Disability, Death

First and current law: 1980.

Type of program: Provident fund system. Lump-sum benefits only.

Exchange rate: U.S.\$1.00 equals 0.94 kina (K).

Coverage

Employed persons in firms with 25 or more workers (establishments growing or processing cocoa, copra, palm oil, rubber or tea are exempt). Special system for public employees.

Source of Funds

Insured person: 5% of earnings. (Employee may elect to pay up to 10%.)

Employer: 7% of payroll.

Government: None.

Qualifying Conditions

Old-age benefit: Age 55 and retirement from covered employment, or at any age with 15 years of contribution. Also paid before age 55 with less than 15 years but subject to reduction. Full benefits also payable if permanently leaving covered employment or emigrating, or (after 6-month waiting period) if laid off work.

Disability benefit: Total permanent incapacity.

Survivor benefit: Death of insured worker prior to retirement.

Old-Age Benefits

Old-age benefit: Lump sum equal to total employee and employer contributions, plus accrued interest.

Permanent Disability Benefits

Disability benefit: Lump sum equal to total employee and employer contributions, plus accrued interest.

Survivor Benefits

Survivor benefit: Lump sum equal to total employee and employer contributions, plus accrued interest.

Payable to surviving spouse or other dependent relatives.

Administrative Organization

National Provident Fund Board, administration of program through tripartite board and director.

Sickness and Maternity

Medical services available free of charge or at nominal cost in government clinics and hospitals, within limits of facilities available.

Work Injury

First and current law: 1958.

Type of program: Employer liability/compulsory insurance with private carrier.

Coverage

Employed persons, including public employees.

Exclusions: Casual workers.

Source of Funds

Insured person: None.

Employer: Whole cost, through direct provision of benefits or insurance premiums.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings up to K35 a week.

Permanent Disability Benefits

Permanent disability pension: K35 a week if totally disabled and prior annual earnings exceeded K1,335. 60% of this amount paid if annual earnings were K800-1,335; 27% paid if annual earnings were less than K800.

Dependents' supplements: Up to K8.50 a week for wife, K5 per child under age 16, according to earnings.

Partial disability: Lump sum of up to K13,500 according to earnings and degree of incapacity.

Workers' Medical Benefits

Medical benefits: Medical treatment and transportation.

Survivor Benefits

Survivor grant: Lump sum of up to K13,500 according to earnings and degree of dependency, payable to surviving spouse or other dependents.

Orphans: Up to K5 a week per child under age 16, according to earnings of insured and degree of dependency.

Funeral grant: Lump sum of up to K300, according to earnings.

Administrative Organization

Department of Labor and Industry, administration of program.

Contact—Concepción McNeace—202-282-7270

Old Age, Disability, Death

First law: 1943.

Current laws: 1950 and 1973.

(The 1973 law contains certain changes in retirement and pension benefits and contribution rates which are being phased in.)

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 1,215 guarani.

Coverage

Employed persons.

Special systems for railroad, banking, and public employees.

Source of Funds

Insured person: 9.5% of earnings. Pensioners, 5% of pensions.

Employer: 13.0% of payroll.

Government: 1.5% of earnings.

Minimum earnings for contribution purposes: Minimum wage.

Above contributions also finance sickness, maternity, and work-injury benefits.

Qualifying Conditions

Old-age pension: Age 60 with 15 years, or age 55 with 20 years of contribution. Retirement unnecessary. Pension payable abroad.

Supplement: Age 60 with 20 years, or age 55 with 25 years of contribution.

Disability pension: Loss of 2/3 of earning capacity. 150 weeks of contribution if under age 55; 200 weeks if under age 60; 400 weeks if disability due to "premature aging or senility." Supplement: Total or partial inability to perform usual job, and 3 years' coverage (non-work injury) or 8 years (premature aging).

Survivor settlement: Deceased was pensioner at death, or had 50 weeks of contribution in last 3 years. Funeral grant, 26 weeks of contribution in last year.

Old-Age Benefits

Old-age pension: 42.5% of average earnings during last 3 years. Increment of 1.5% of pension for each 50 weeks of contribution beyond 750 weeks. Supplement: 50% of average earnings during last 3 years. Combined pension and supplement cannot exceed 100% of average earnings during last 3 years. If pensioner continues working and paying contributions, pension raised by 4.5% for each 150 weeks of contributions after retirement.

Permanent Disability Benefits

Disability pension: 42.5% of average earnings during last 3 years. Increment of 1.5% of pension for each 50 weeks of contribution beyond 750 weeks. Supplement: 20% of average earnings during last 3 years, plus increment of 0.5% for each year covered beyond 3.

Survivor Benefits

Survivor grant: For deceased worker, lump sum of 1 month's earnings for each 50 weeks of contribution. Maximum, 5 months' earnings. (For deceased pensioner, 12 months' pension paid.) Payable to widow or disabled dependent widower; if surviving spouse has children under age 16 or disabled, payment split in half

between spouse and children. Full orphans receive full payment.

Absent spouse or children, paid to dependent parent.

Supplement: 75% of insured's supplement, paid to survivors shown above.

Funeral grant: Varies according to locality.

Administrative Organization

Social Insurance Institute, administration of program (including mandatory supplement); managed by tripartite council and director-general.

Sickness and Maternity

First law: 1943.

Current laws: 1950, 1965, and 1973.

Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employed persons, including domestic servants, teachers in government and private schools, and university professors.

Pensioners also covered for medical benefits.

Special systems for railroad, banking, and public employees.

Self-employed workers may elect voluntary coverage.

Source of Funds

Insured person: See pension contributions above (for pensioners, 5% of pensions; public schoolteachers and university professors, 5.5% of earnings).

Employer: Same.

Government: Same.

Qualifying Conditions

Cash sickness benefits: 6 weeks of contribution in last 4 months.

Cash maternity benefits: 6 weeks of contribution in last 120 days.

Medical and maternity benefits: Currently insured.

Sickness and Maternity Benefits

Sickness benefit: 50% of average earnings during last 4 months. Benefit reduced by half during period of hospitalization if no dependents.

Payable after 3-day waiting period for up to 26 weeks; may be extended to 50 weeks in special cases.

Maternity benefit: 50% of earnings, payable for 3 weeks before and 6 weeks after confinement.

Milk vouchers provided for up to 8 months, if mother unable to nurse child.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients through facilities of Social Insurance Institute.

Includes general and specialist care, hospitalization, laboratory services, medicines, dental care (if 8 weeks of recent contribution), and maternity care.

Duration: 26 weeks for one illness; may be extended to 52 weeks in special cases.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured. (Includes wife, unmarried children under age 16, disabled children, and dependent parents over age 60.)

Administrative Organization

Social Insurance Institute, administration of program.
Institute operates own clinics and hospitals.

Supplement: 75% of insured's supplement, paid to survivors shown above.

Maximum survivor pension: 100% of pension of insured.

Funeral grant: Varies according to locality.

Administrative Organization

Social Insurance Institute, administration of contributions and benefits.

Work Injury

First law: 1927.

Current laws: 1950 and 1973.

Type of program: Social insurance system.

Coverage

Employed persons, including domestic servants and teachers in private schools.

Self-employed workers may elect voluntary coverage.

Source of Funds

Insured person: See pension contributions above.

Employer: Same.

Government: Same.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 75% of average earnings during last 4 months or period of contribution, if less. Payable after 3-day waiting period for up to 50 weeks.

Permanent Disability Benefits

Permanent disability pension: 60% of average earnings during last 3 years, if totally disabled.

Partial disability: If more than 30% disabled, pension equal to 60% of wage loss, according to schedule in law. If pension less than 30% of total disability pension, converted to lump sum equal to 5 years' pension.

Supplement: For total disability, 20% of average earnings during last 3 years, plus 0.5% for each year covered beyond 3 years.

Partial disability: Full supplement reduced proportionate to residual work capacity.

Workers' Medical Benefits

Medical benefits: General and specialist care, hospitalization, medicines, and appliances.

Survivor Benefits

Survivor pension: 40% of total disability pension of insured.

Payable to widow or dependent disabled widower.

Orphans: 20% of total disability pension of insured for each child under age 16 (no limit if disabled).

Other eligible survivors (in absence of above): 20% of pension of insured for each dependent parent.

Family Allowances

Labor code of 1961 requires that employers provide certain maternity and family allowance benefits.

Contact—Alexander Estrin—202-282-7116

Old Age, Disability, Death

First laws: 1936 (wage earners) and 1962 (salaried employees).

Current law: 1973 (unified Social Security Retirement Act).

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 1.03 Nuevo Sol (1/1/92).

Coverage

Employed persons: Wage earners and salaried employees in private and public sectors, employees of worker-owned and cooperative enterprises, teachers, self-employed drivers, artists, and domestic workers. Special systems: Fishermen, stevedores and employees not covered under national pension system.

Exclusions: Public employees hired before February 26, 1974; teachers hired before December 31, 1980; diplomatic service and judiciary employees hired before February 16, 1974; and Interior and Defense Ministry employees hired before February 26, 1974. Voluntary coverage for self-employed and economically active no longer in covered employment (a minimum of 18 months previous coverage required), and housewives.

Source of Funds

Insured person: 3% of earnings (self-employed and housewives, 9% of earnings).

Employer: 6% of earnings.

Government: Contributes as employer.

Minimum earnings for contribution purposes: Legal minimum wage.

For domestic workers, 1/3 of minimum wage.

Maximum: No contribution ceiling.

Qualifying Conditions

Old-age pension: General system: Men must have been born after July 1, 1931, women after July 1, 1936, except those initially covered after May 1, 1973, and the self-employed. Men: Age 60; Women, age 55 with 15 and 13 years of coverage, respectively. Reduced by 4% for each year of early retirement.

Special system: Age 60 (men) or 55 (women), with 5 years of coverage. Full pension 5 years earlier if in unhealthful or arduous occupation. Age 55 (men and women) with nonwork-connected incapacity or after 30 years of coverage (men), or at age 50 after 25 years of coverage (women). Miners can retire up to 15 years early. Retirement necessary.

Disability pension: Loss of 2/3 of earning capacity. Employed at time of disablement; or 36 months of contribution with 18 in last 36 months; or 12 months in last 36 months if from 3 to 15 years of contribution; or 15 or more years of contribution.

Survivor pension: Insured was pensioner or qualified for pension at death.

Old-Age Benefits

Old-age pension: General system, 50% of highest average earnings in last 12, 36, or 60 months (whichever is more favorable); plus 2% per year beyond 15 years (men) or 2.5% per year beyond 13 years (women). Special system, 50% of highest average earnings in last 12, 36 or 60 months, plus 1.2% (men) or 1.5% (women) for each additional year of contributions up to 5 years.

Pension increased by 25% for persons aged 80 or over.

Minimum, 3 times national minimum wage.

Dependents' supplements: 2% to 10% of earnings for spouse and 2% to 5% for each child.

Reduced pension: 1/30 (men) or 1/25 (women) of average earnings per year for 5-14 (men) or 5-12 (women) years of contribution.

Constant-attendance supplement: Amount equal to minimum wage.

Adjustment: Pensions adjusted quarterly according to changes in the cost of living in Lima.

Permanent Disability Benefits

Disability pension: 50% of average earnings in last 12, 36, or 60 months (whichever is highest); plus 1% per year of contribution over 3 years (if 1-3 years of contributions, 1/6 of average earnings for each year). Payable after sickness benefit. Minimum, 3 times legal minimum wage. Maximum, 80% of total earnings.

Dependents' supplements: 2% to 10% of earnings for spouse and 2% to 5% for each child. Amount reduced if concurrent earnings and pension exceeds former average earnings.

Constant-attendance supplement: Amount equal to minimum wage.

Benefits for voluntarily insured self-employed persons are based on average earnings in last 60 months. Adjustment: Pensions adjusted quarterly according to changes in the cost of living in Lima.

Survivor Benefits

Survivor pension: 50% of pension paid or accrued to insured, payable to widow and to disabled widower. Orphans under age 18 (21 if student, any age if disabled), 20% of pension each or 40% if full orphan. Minimum, 3 times minimum wage in Lima. Eligible dependent parents, 20% each.

Survivor benefit payable to dependent parents if no other survivors. Maximum survivor pensions: 100% of pension of insured; minimum orphan pension, 1 1/2 times legal minimum wage.

Funeral grant: Cost of burial up to 5 times minimum wage.

Constant-attendance supplement: Amount equal to minimum wage, if disabled.

Adjustment: Pensions adjusted quarterly according to changes in the cost of living in Lima.

Administrative Organization

Comptroller General of the Republic, general supervision.

Peruvian Social Security Institute, administration of program through 9-member tripartite governing board and executive chairman.

Sickness and Maternity

First laws: 1936 (wage earners) and 1948 (salaried employees).

Current law: 1979.

Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employed persons in private and public sectors, employees of worker-owned and cooperative enterprises, professional artists, self-employed drivers, domestics, pensioners, voluntarily insured, spouse of insured, children under age 18, and disabled husband of insured.

Exclusion: Employers providing health services directly to employees.

Special systems: Fishermen, stevedores, and employees not covered under national pension system.

Voluntary coverage for self-employed and economically active no longer in covered employment (a minimum of 18 months previous coverage required), and housewives.

Source of Funds

Insured person: 3% of earnings; pensioners, 4% of pension; self-employed, 9% of earnings; housewives, 5% of earnings.

Employer: 6% of payroll.

Government: Contributes as employer.

Minimum earnings for contribution purposes: Minimum legal wage; for domestics, 1/3 legal minimum wage.

Maximum: no contribution ceiling.

Qualifying Conditions

Cash sickness and medical benefits: 3 months' consecutive contributions, or 4 months of contributions in last 6 months immediately preceding onset of illness. If accident, current coverage only.

Cash maternity benefits: 3 months' consecutive contributions, or 4 months' contributions in last 6 months before expected date of birth. Initial coverage at least 9 months before confinement.

Sickness and Maternity Benefits

Sickness benefit: 100% of earnings, payable after 20-day waiting period (during which employer must pay full salary) for up to 11 months and 10 days.

Maternity benefit: 100% of earnings, up to maximum, payable for 45 days before and 45 days after confinement. Also, nursing allowances (in cash or in kind), 25% of minimum wage for 8 months.

Workers' Medical Benefits

Medical benefits: Option of receiving direct services from Social Security Institute's own or contracted facilities or refund of medical expenses subject to maximum fee schedule.

Includes general and specialist care, maternity care, dental care, hospitalization, laboratory services, appliances, and medicines (services subject to availability of necessary facilities). Duration: 12 months (may be extended in certain cases).

Dependents' Medical Benefits

Medical benefits for dependents: Wife of insured man receives same sickness and maternity benefits as insured woman. Children under age 18 receive medical care.

Funeral grant: Cost of burial up to 5 times legal minimum wage.

Administrative Organization

Comptroller General of the Republic, general supervision. Peruvian Social Security Institute, administration of sickness and maternity benefits. Institute operates dispensaries, clinics, and hospitals, and has other facilities under contract.

(Most employers pay cash sickness and maternity benefits directly to their workers, and deduct amounts paid from contributions owed.)

Work Injury

First laws: 1911 (work injury); 1935 (occupational diseases).

Current law: 1971.

Type of program: Social insurance system. Cash and medical benefits.

Coverage

Wage earners, including fishermen, domestic workers, and journalists working for one employer. Salaried employees covered under sickness and maternity program above.

Source of Funds

Insured person: None.

Employer: 1% to 12.2% of payroll, according to risk and accident rate.

Government: Contributes as employer.

Maximum earnings for benefit purposes: 6 times local minimum wage.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of wages, payable for as long as treatment necessary.

Permanent Disability Benefits

Permanent disability pension: 80% of average wages (100% in cases requiring constant attendance), if totally disabled (more than 65% incapacity).

Partial disability (40%- 65% incapacity): pension proportionately reduced. Lump sum of 2 years' pension if disability less than 40%. Constant-attendance allowance.

Workers' Medical Benefits

Medical benefits: Necessary medical, surgical, and hospital care and appliances until recovery or certification of permanent disability.

Survivor Benefits

Survivor pension: 50% of total disability pension of insured, payable to widow and to disabled widower. Orphans: 25% of pension of insured for each orphan under age 18 (23 if student). Parents' pension (in absence of above): 25% of pension of insured for each eligible parent. Maximum survivor pensions: 100% of pension of insured.

Funeral grant: Lump sum of 2 months' earnings.

Administrative Organization

Comptroller General of the Republic, general supervision. Peruvian Social Security Institute, administration of program. (Most employers pay temporary disability benefits directly to their workers, and deduct amounts paid from contributions owed.)

Contact—Alexander Estrin—202-282-7116

Old Age, Disability, Death

First and current law: 1954, as amended 1990.

Type of program: Social insurance system.

Exchange rate: U.S. \$1.00 equals 28.0 pesos.

Coverage

Employed persons including Filipino seafarers aboard foreign vessels; and self-employed with 1,800 pesos or more in annual income.

Exclusions: Domestic servants and family labor.

Special system for government employees.

Voluntary coverage available.

Source of Funds

Insured person: 3.3% of earnings, according to 15 wage classes; self-employed, 8% of earnings, according to 15 wage classes.

Employer: 4.7% of payroll, according to 15 wage classes.

Government: Any deficit.

Maximum earnings for contribution and benefit purposes: 4,000 pesos a month (rising to 5,000 pesos a month on January 1, 1992, and 6,000 pesos a month on January 1, 1993).

Above contributions also finance cash sickness benefits.

Qualifying Conditions

Old-age pension: Age 60 and 120 months of contribution.

Retirement necessary until age 65, though earnings up to 300 pesos a month permitted. Payable abroad only if reciprocity.

Disability pension: Permanent and total disablement. 36 months of contribution.

Survivor pension: Death of insured person. 36 months of contribution.

Old-Age Benefits

Old-Age pension: Monthly pension equals 300 pesos, plus 20% of the average monthly credited earnings, plus 2% of the average monthly credited earnings for each credited year of service in excess of 10 years.

Minimum pension: 500 pesos a month or 40% of average monthly credited earnings, whichever is higher.

Dependents' supplement: 10% of old-age pension for each of 5 youngest children under age 21.

Refund of contribution: Employee and employer contributions plus 6% interest, if ineligible for pension.

Adjustment: Periodic adjustment of benefits based on price and wage changes.

Schedule of payments: 13 per year, with 13th pension equal to level of most recent payment.

Permanent Disability Benefits

Disability pension: Benefit level computed as shown under old-age pension.

Minimum pension: 500 pesos a month or 40% of average monthly credited earnings, whichever is higher.

Dependents' supplement: 10% of pension for each of 5 youngest children under age 21.

Supplementary pension (permanent total disability): 300 pesos a month.

Partial disability: Benefit computed as total disability but length of payment related to degree of disability.

Disability grant: Permanent total disability, lump sum equal to 35 months' pension; permanent partial disability, lump sum equal to 35 months' pension times degree of disability.

Adjustment: Periodic adjustment of benefit payments based on price and wage changes.

Schedule of payments: 13 per year, with 13th pension equal to level of most recent payment.

Survivor Benefits

Survivor pension: 100% of monthly pension of insured, as defined under old-age pension, to surviving spouse and dependent children.

Minimum pension: 500 pesos a month or 40% of average monthly credited earnings, whichever is higher.

Survivor grant (if ineligible for survivor pension because less than 36 months of contributions, but at least 3 months' contribution):

Lump sum equal to 35 months' pension of insured; for less than 3 months of contribution, lump sum of 1,000 pesos. If no surviving spouse and dependent children, 20 months' pension payable to dependent parents and other descendants.

Orphans: 10% of pension to each of 5 youngest children under age 21.

Survivors of old-age or disability pensioner: 100% of pension plus orphans' pension. If no surviving spouse or dependent children, lump sum of 20 months' pension, or 60 months' pension less pension drawn, whichever is higher, to secondary beneficiaries.

Schedule of payments: 13 per year, with 13th pension equal to the level of most recent payment.

Funeral grant: 6,000 pesos.

Administrative Organization

Social Security Commission, general direction of program including issuance of regulations; tripartite membership.

Administrator, chief executive officer responsible for direct administration of social security system.

Sickness and Maternity

First and current laws: 1954 (sickness benefits), 1969 (medical care), and 1977 (maternity).

Type of program: Social insurance system. Cash and medical benefits.

Coverage

Cash benefits: Employed persons, including Filipino seafarers aboard foreign vessels; and self-employed with 1,800 pesos or more in annual income. Exclusions: Domestic servants and family labor. Special system for government employees.

Medical care: Employed persons and government employees, and self-employed with 1,800 pesos or more in annual income.

Source of Funds

Insured person: For medical benefits--employed persons, 1.25% (self-employed, 2.5%) of earnings according to 11 wage classes.

For sickness benefits, see pension contribution above. For maternity benefits, no contribution necessary.

Employer: For medical benefits--1.25% of payroll, according to 11 wage classes; 0.4% of payroll for maternity benefits, according to 15 wage classes. For sickness benefit, see pension contribution above.

Government: Any deficit.

Maximum earnings for contribution purposes: Employed persons, 2,000 pesos a month (increasing to 2,500 pesos a month on January 1, 1992, and 3,000 pesos a month on January 1, 1993) for medical benefits and 4,000 pesos a month (rising to 5,000 a month on January 1, 1992 and 6,000 pesos a month on January 1, 1993) for sickness and maternity benefits.

Qualifying Conditions

Cash sickness benefit: 3 months of contribution within last 12 months. Confinement in hospital, or elsewhere with administrative approval.

Cash maternity benefits: 3 months of contribution within last 12 months. Insured covered for 4 deliveries after March 1973. Must be currently employed.

Medical benefits: For non-pensioners, 3 months of contribution within last 12 months before 1st day of confinement. For pensioners, no qualifying conditions.

Sickness and Maternity Benefits

Sickness benefit: 90% of average daily wage during 6 highest months during the last 12 months. Minimum benefit, 10 pesos a day; maximum, 100 pesos (rising to 125 pesos on January 1, 1992, and 150 pesos on January 1, 1993).

Payable after 3-day waiting period (unless injury or acute disease) for up to 120 days in calendar year, not to exceed 240 days for same illness.

Maternity benefit: 100% of average daily wage during highest 6 months of the 12 months preceding delivery, miscarriage, or abortion. Payable for 45 days. Maximum maternity benefit 4,500 pesos. No benefits for the self-employed.

Workers' Medical Benefits

Medical benefits: Services rendered by providers paid directly by health fund according to a fixed schedule.

Includes limited reimbursement for general and specialist care, hospital care, laboratory and X-ray fees, surgery, and medicines. Maximum: 45 days hospitalization.

Above benefits available to both active workers and pensioners.

Dependents' Medical Benefits

Dependents' Medical Benefits: Same as for insured. Includes dependents of pensioners.

Administrative Organization

Social Security Commission, general direction of cash sickness and maternity program.

Administrator, chief executive officer responsible for direct administration of medical benefits.

Employers pay sickness and maternity benefits directly to own employees, receiving reimbursement from social security system.

Medical Care Commission, general direction of medical care program.

Work Injury

First law: 1927.

Current law: 1974.

Type of program: Social insurance system.

Coverage

Employed persons including Filipino seafarers aboard foreign vessels.

Exclusions: Domestic servants, family labor, and self-employed persons.

Special system for government employees.

Source of Funds

Insured person: None.

Employer: 1% of payroll, according to 8 wage classes.

Government: None.

Maximum earnings for contribution purposes: 1,000 pesos a month.

Qualifying Conditions

Work-injury benefits: One month of contribution.

Temporary Disability Benefits

Temporary disability benefit: 90% of average daily wage of 6 highest months during last 12 months.

Minimum benefit, 10 pesos a day. Maximum, 100 pesos a day (rising to 125 pesos a day on January 1, 1992, and 150 pesos a day on January 1, 1993).

Payable from first day of disability due to injury, after a 3-day waiting period if due to sickness, for up to 240 days.

Permanent Disability Benefits

Permanent disability pension: Total disability, 115% of monthly old-age pension. Payable up to 5 years. Minimum pension, 500 pesos a month, or 40% of average monthly credited earnings, whichever is higher.

Dependents' supplement: 10% of pension for each of 5 youngest children under age 21.

Partial disability: Same as total disability but duration of benefit proportionate to degree of incapacity, according to schedule.

Minimum, 500 pesos a month or 40% of average monthly credited earnings, whichever is higher.

Supplementary pension: 350 pesos a month for permanent total and permanent partial disability.

Workers' Medical Benefits

Medical benefits: Medical, surgical, and hospital services; appliances and rehabilitation.

Survivor Benefits

Survivor pension: 100% of monthly pension of insured.

Orphans: 10% of pension for each of 5 youngest children under age 21.

Survivor grant: Lump sum of 35 times the pension payable to secondary beneficiaries if no surviving spouse or dependent children.

Survivors of permanent total disability pensioner: 100% of monthly pension plus orphans' pensions.

Funeral grant: 6,000 pesos.

Administrative Organization

Department of Labor, general supervision.

Administrator, chief executive officer responsible for direct administration of medical benefits.

Employees' Compensation Commission, coordinates program policies and determines contribution rates.

Contact—Lillian Liu—(202) 282-7292

Old Age, Disability, Death

First laws: 1927 (salaried employees) and 1933 (wage earners).

Current law: 1982.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 9,310 zlotys.

Coverage

Employees, apprentices, collective farmers, members of cooperatives, self-employed artisans, homeworkers, attorneys, and clergy.

Special systems for miners, railroad employees, police, and independent farmers.

Source of Funds

Insured person: None.

Employer: 43% of payroll.

Government: Pays contribution as employer.

Above employer contributions also finance all other cash social security benefits (except sickness cash benefits for workers in socialized enterprises, financed by enterprise funds).

Qualifying Conditions

Old-age pension: Age 65 (men) or 60 (women), 25 years' (men) and 20 years' (women) employment; also earlier retirement for dancers, acrobats, miners, underground or unhealthy work, teaching, aviation, and maritime employment. Partial retirement necessary. Payable abroad subject to reciprocity.

Disability pension: Total disability (incapacity for any work) or partial disability (greatly impaired earning capacity or total incapacity for usual work). 5 years of employment during last 10 years (1-4 years if under age 30); disability occurred during the course of employment or within 18 months of cessation of work.

Survivor pension: Deceased was pensioner, or met employment requirement for disability or old-age pension at death.

Old-Age Benefits

Old-age pension: 100% of average monthly earnings below 3,000 zlotys during highest 3 of last 12 years, plus 55% of the remainder. Increment of 1% of basic pension per year of work in excess of 20 years.

10%-15% increase in pension for arduous, unhealthy work and for special occupations.

Supplement for dependents, work-connected disability, military, and civil awards.

Constant-attendance supplement: 178,500 zlotys a month (30% of minimum pension); also payable to pensioners over 75.

Minimum pension: 595,000 zlotys per month (35% of average national earnings).

Adjustment: Periodic adjustment of pensions every three months to compensate for inflation.

Permanent Disability Benefits

Disability pension: 100% of average monthly earnings below 3,000 zlotys, plus 55% of remainder. Minimum pension: 22,000 zlotys a month.

Constant-attendance supplement: 178,500 zlotys a month (30% of minimum pension).

Increment of 1% of earnings per year beyond 20 years' coverage.

Partial disability: 85% of earnings up to 3,000 zlotys a month, plus 50% of the remainder.

Survivor Benefits

Survivor pension: 1st survivor, 85% of average monthly earnings of insured below 3,000 zlotys, 50% of the rest (minimum pension - 595,000 zlotys per month); 5% of insured's earnings for each additional survivor.

Supplement for full orphans: 10% of basic pension.

Increment of up to 1% of earnings for coverage in excess of 20 years.

Funeral grant: Lump sum of 6 months' minimum old-age pension on death of pensioner (3,570,000 zlotys as of Jan 1, 1991).

Administrative Organization

Ministry of Labor and Social Policy, general supervision.

Social Insurance Institute, administration of program through its branch offices.

Institute and branch offices supervised by boards composed 5/9 of trade union representatives, 2/9 of representatives of the self-employed, 1/9 of representatives of pensioners, and 1/9 of government representatives.

Sickness and Maternity

First law: 1920.

Current law: 1974.

Type of program: Social insurance system. Cash and medical benefits only.

Coverage

Employees, apprentices, collective farmers, members of cooperatives for artisans and cooperatives connected with agricultural circles, self-employed artisans, attorneys, and homeworkers. Pensioners and other self-employed, including farmers, covered only for medical benefits.

Special systems for miners, railroad employees, military, and police.

Source of Funds

Insured person: None.

Employer: See pension contribution above.

Government: Same; also whole cost of medical care.

Qualifying Conditions

Cash sickness and maternity benefits: Currently in insured employment.

Medical benefits: Currently in insured employment or pensioner.

Sickness and Maternity Benefits

Sickness benefit: 100% of earnings averaged over preceding 3 months if 8 years of employment (80% if 3-8 years, 75% if less than 3). Also 100% of earnings payable for up to 60 days to care for sick child under age 14 or for well child under 8 in certain cases. Also payable for up to 14 days to care for sick adult family member.

Payable from 1st day of incapacity for up to 26 weeks (may be extended to 39 weeks if recovery likely). May be followed by sickness pension for up to 12 months at 75% of earnings, if recovery likely.

Maternity benefit: 100% of earnings; payable for 16 weeks for first birth, 18 weeks for subsequent births, and 26 weeks for multiple births. Followed by leave of from 24 months (36 months for single parent) to 72 months (if child disabled); payment set at 25% of average monthly earnings (40% for single parent).

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients by establishments of public health service, on behalf of social insurance system.

Includes general and specialist care; care in hospital or sanatorium; 70% of cost of medicines (pensioners receive full cost); dental care; and maternity care by midwife or doctor, at home or in hospital. Duration: No limit while working; if employment ceases, care provided for up to 26 weeks thereafter (may be extended to 39 weeks).

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured.

Administrative Organization

Ministry of Labor and Social Policy, general supervision of cash benefits.

Social Insurance Institute, administration of cash benefits. Larger employers pay benefits to own workers and deduct from contributions due.

Ministry of Health and Social Assistance, provision of medical benefits on behalf of social insurance system through its own clinics, preventive centers, hospitals, and sanatoria.

Work Injury

First law: 1884.

Current law: 1975.

Type of program: Social insurance system.

Coverage

Employees, apprentices, collective farmers, members of cooperatives for artisans and cooperatives connected with agricultural circles, self-employed artisans, attorneys, and homeworkers.

Special systems for miners, railroad employees, military, and police.

Source of Funds

Insured person: None.

Employer: See pension contribution above.

Government: Same; also whole cost of medical care.

Qualifying Conditions

Work-injury benefit: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings.

Payable from 1st day of incapacity for up to 26 weeks (may be extended to 39 weeks).

Permanent Disability Benefits

Permanent disability pension: Total disability, 100% of earnings.

Constant-attendance supplement: 178,500 zlotys a month (30% of minimum pension).

75% for partial disability.

Workers' Medical Benefits

Medical benefits: Full care, including appliances.

Survivor Benefits

Survivor pension: 1 survivor, 70% of insured's pension entitlement; 2 survivors, 75%; 3 survivors, 85%.

Supplement for full orphans: 10% of basic pension.

Funeral grant: Lump sum of 2 months' earnings. 6 months' minimum old-age pension on death of pensioner. (3,570,000 zlotys as of Jan 1, 1991).

Administrative Organization

Ministry of Labor and Social Policy, general supervision.

Social Insurance Institute, administration of cash benefits.

Ministry of Health and Social Welfare, provision of medical benefits through its own clinics and hospitals.

Unemployment

First law: 1924.

Current law: 1991.

Type of program: Social insurance system.

Coverage

Workers and employees. Others capable of working, seeking employment without success.

Source of Funds

Insured person: none.

Employer: 2% of payroll.

Government: any deficit.

Qualifying Conditions

Registered with employment bureau. 180 days of employment in past year or having completed studies, newly released from military, having completed maternity leave, or released from prison.

Unemployment Benefits

70% of earnings during first three months, 50% during next 6 months and 40% subsequently. 95% of minimum wage for those under 18, for those having completed military service or maternity leave or released from prison.

Students completing university receive 125% of minimum wage for first 6 months and 95% subsequently.

Those completing secondary school receive 110% for first six months and 95% subsequently.

The unemployed retain their entitlement to medical care.

Administrative Organization

Ministry of Labor and Social Policy, general supervision.
Voivodships (provinces) and local labor bureaus keep registry of unemployed and work possibilities. The Institute of Social Security collects 2% of payroll from enterprises.

Family Allowances

First and current law: 1947.
Type of program: Employment-related system.

Coverage

Employees, collective farmers, members of cooperatives for artisans and cooperatives connected with agricultural circles, self-employed artisans, homeworkers, attorneys, and social insurance beneficiaries with 1 or more children.

Source of Funds

Insured person: None.
Employer: See pension contribution above.
Government: Same.

Qualifying Conditions

Family allowances: Employee must be working full time during entire month and have at least one month of insurance.
Child must be under age 16 (25 if student, no limit if disabled).
Dependent spouse's allowance: Unemployed wife over age 50 or disabled or caring for child under age 8; husband over age 65 or disabled or unemployed and caring for child under 8.

Family Allowance Benefits

Family allowances: 133,000 zlotys a month for eligible spouse and each child (8% of national average earnings during preceding trimester).
Sick child's constant-attendance allowance: 178,500 zlotys a month (30% of minimum pension).

Administrative Organization

Ministry of Labor and Social Policy, general supervision.
Social Insurance Institute, administration of program.
Allowances usually paid by State enterprise to own workers, then deducted from contributions due.

Contact—Joseph Simanis—202-282-7265

Old Age, Disability, Death

First law: 1935 (1919 legislation never operative).

Current laws: 1977 (includes social pensions for noncontributors), 1988 (integrated agricultural workers into general system) and 1989 (new voluntary insurance).

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 129.8 escudos.

Coverage

Employed and self-employed persons.

Special systems for miners, longshoremen, railway workers, fishermen, merchant seamen, bank employees and civil servants.

Voluntary coverage available to persons ineligible for any other contributory program.

Social pension: Anyone not covered under a contributory pension program.

Gradually, special systems will be unified with general system.

Source of Funds

Insured person: 11% of earnings (self-employed, 15%). Includes contributions toward social pension and medical services for noncontributors.

Employer: 24.5% of payroll. Includes contributions toward social pension, medical services for noncontributors, sickness and maternity, unemployment, and 0.5% to cover work-related diseases.

Government: Partial subsidy of social pension and medical services for noncontributors.

Above contributions also finance family allowances, sickness and maternity benefits, and unemployment insurance.

Voluntary insurance: 16 percent of elected amount, ranging from 1 to 4 times the minimum wage, plus 0.5 percent to cover work-related diseases.

Qualifying Conditions

Old-age pension: Age 65 (men), 62 (women), and 120 months of contribution. Pension payable at age 60 if unemployment benefit has been depleted (reduced benefit).

Other special retirement ages: Miners (50); longshoremen, fishermen, and merchant seamen (55). Retirement from covered employment necessary until age 70. Payable abroad.

Disability pension: Loss of 2/3 of earning capacity. 60 months of contribution. (No qualifying period if nonoccupational accident; if occupational accident, see Work Injury.) Payable abroad.

Survivor pension: Deceased met pension requirements or was pensioner at death. (For funeral grants, 3 months of contributions and 6 months of insurance.) Payable abroad.

Voluntary insurance: Old-age pension payable at age 65 (men) or 62 (women) with 144 months of contributions.

Disability and survivor pensions require at least 72 months of contributions.

Social pension: Age 65, disabled (age 18 or older), or dependent child. No coverage under any contributory social security program. Monthly income may not exceed 30 percent of national minimum wage for single person or 50 percent of national minimum wage for couples.

Old-Age Benefits

Old-age pension: 2.2% of average annual earnings during highest 5 of last 10 years times years of insurance. (Earnings revalued annually for cost-of-living changes.)

Minimum monthly pension: 30% of average earnings or 17,000 escudos, whichever is higher. Maximum monthly pension: 80% of average earnings.

Supplement for dependent spouse: 2,750 escudos a month.

Agricultural worker's pension: 12,300 escudos a month (5,350 escudos more if constant attendance needed).

Schedule of payments: "13th month" payment each Christmas.

"14th month" payment each July.

Reduced pension if less than 3 years but at least 6 months' coverage with 3 months of contribution.

Constant-attendance supplement: 6,250 escudos a month.

Adjustment: Annual cost-of-living adjustment.

Social pension (income-tested): 11,200 escudos a month (5,350 escudos more if constant attendance needed).

Permanent Disability Benefits

Disability pension: 2.2% of average annual earnings during highest 5 of last 10 years times years of insurance. (Earnings revalued annually for cost-of-living changes.)

Minimum monthly pension: 30% of average earnings, but not less than 17,000 escudos. Maximum monthly pension: 80% of average earnings.

Supplement for dependent spouse: 2,750 escudos a month.

Agricultural worker's pension: 12,300 escudos a month (5,350 escudos more if constant attendance needed).

Schedule of payments: 13th month payment each Christmas.

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Reduced pension if less than 3 years but at least 6 months' coverage with 3 months of contribution.

Constant-attendance supplement: 6,250 escudos a month.

Adjustment: Annual cost-of-living adjustment.

Social pension (income-tested): 11,200 escudos a month (5,350 escudos more if constant attendance needed).

Survivor Benefits

Survivor pension: 60% of pension of insured (70% if ex-spouse also qualifies), payable to widow or to widower aged 65 or disabled. (Limited to 5 years to widow unless over age 35, disabled, or caring for child.)

Orphans: 20% of insured's pension for 1st, 10% each for 2nd and 3rd orphan under age 18 (25 if student, no limit if disabled); maximum, 40%, or 80% if full orphans.

Parents or grandparents: Combined pensions total 30%, 40%, or 80% of insured's pension, according to whether there are 1, 2, or 3 beneficiaries.

Maximum survivor pensions: 100% of pension of insured.

Constant-attendance supplement for survivor: 3,750 escudos.

Schedule of payments: "13th month" payment each Christmas.

"14th month" payment each July.

Survivor grant if deceased ineligible for pension: Lump sum of 6 months' earnings in best 2 of last 10 years.

PORTUGAL

Social pension (income-tested): 60% of insured's pension for widows. Orphans: Combined benefit totals 20%, 30%, or 40%, according to number.

Death grant: 6 times average monthly earnings.

Funeral grant: 17,160 escudos.

Administrative Organization

Ministry of Employment and Social Security, general supervision through its State Secretariat of Social Security.

Regional Social Security Centers and National Pension Center, administration of program.

Sickness and Maternity

First law: 1935 (1919 legislation never operative).

Current law: 1988 (includes medical services for noncontributors).

Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employed persons.

Special system for self-employed.

Voluntary insurance available to persons ineligible for any other contributory program.

Source of Funds

Insured person: See pension contributions above.

Employer: Same.

Government: Same.

Voluntary insurance: 3.5 percent of elected amount, ranging from 1 to 4 times the minimum wage.

Qualifying Conditions

Cash sickness benefits: 6 months of insurance (need not be continuous), including 12 days of contribution in the four months before onset of illness. Domestic servants need 120 hours of covered work in the 120 days before onset of illness.

Maternity cash benefits: 6 months of contribution (need not be continuous) under any compulsory social security program.

Sickness and Maternity Benefits

Sickness benefit: 65% of earnings (80% to 100% if hospitalized for tuberculosis). Benefit rises to 70 percent of earnings in case of long-term illness (at least 365 days).

Payable after 3-day waiting period (waived if hospitalized) for up to 1,095 days (no limit if tuberculosis); then automatically converted to permanent disability pension (above).

Minimum sickness benefit: 30 percent of minimum wage.

Maternity benefit: 100% of earnings, payable during 30 days before and 60 days after confinement. Paternity benefit available if mother incapacitated by birth.

Minimum maternity benefit: 50 percent of minimum wage.

Benefits under voluntary insurance require a 30-day waiting period.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients by system's institutions or by physicians under contract to funds.

Includes general and specialist care, maternity care, hospitalization, surgery, and listed medicines.

Duration: Services provided as needed based on some patient participation.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured worker.

National Health Service provides general care to all residents.

Administrative Organization

Ministry of Labor and Social Security, general supervision through the State Secretariat of Social Security and Ministry of Health.

Regional Social Security Centers, administration of program.

Work Injury

First law: 1913.

Current law: 1984.

Type of program: Employer liability/compulsory insurance with private carrier.

Coverage

Employed persons.

Self-employed (voluntary).

Source of Funds

Insured person: None.

Employer or self-employed: See pension contribution above.

Covers only occupational diseases; for accidents employer must purchase coverage from approved carrier.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 1/3 of basic wage during 1st 3 days and 2/3 thereafter, until recovery or determination of permanent total disability. Temporary partial loss compensated at the rate of 2/3 of lost earning capacity.

Permanent Disability Benefits

Permanent disability pension: If total incapacity for work in usual profession, 1/2 to 2/3 of basic earnings, according to residual earning capacity. If totally incapacitated for any work, 80% of basic earnings.

Survivor Benefits

Survivor pension: 30% of covered earnings to widow (or ex-spouse) or dependent widower, 40% if widow age 65 or disabled. Orphans: 20%, 40%, or 50%, according to number of children under age 18 (25 if student). Full orphans receive double benefits.

Funeral grant: Lump sum equal to 30 days' earnings. Benefit doubles if body must be transported.

Administrative Organization

Ministry of Employment and Social Security, general supervision.

National Occupational Disease Insurance Fund, administration of occupational disease program.
Insurance carriers manage work accident insurance policies.

Unemployment

First law: 1975.
Current law: 1989.
Type of program: Social insurance system.

Coverage

Employed persons and persons seeking first employment.
Exclusions: Self-employed, domestic servants, and ministers of religion.

Source of Funds

Insured person: See pension contributions above.
Employer: Same.
Government: Same.

Qualifying Conditions

Unemployment benefit: 540 days of earnings in the 24 months just before unemployment. Social assistance unemployment benefit (income-tested): 180 days of earnings in the 12 months just before unemployment.
Registration at employment office is required.
Capable of and available for work. Unemployed involuntarily.
Not eligible for invalidity or old-age benefits.

Unemployment Benefits

Unemployment benefit: 65% of average earnings.
Minimum benefit: National minimum wage. Maximum: 3 times national minimum wage.
Duration: from 10 to 30 months, depending on age of beneficiary.
Means-tested benefits: Family of 4 or more, 100% of national minimum wage; family of fewer than 4, 90%; and lone beneficiary, 70%.
Duration: 5 to 15 months, depending on age of beneficiary.
Unemployment benefit converted to old-age benefit at age 60.

Administrative Organization

Ministry of Employment and Social Security, general supervision.
Local administration by unemployment centers and regional social security centers.

Family Allowances

First law: 1942.
Current laws: 1987 and 1989.
Type of program: Employment-related system (although almost all benefits also available on public assistance basis).

Coverage

All employed persons and pensioners.
Voluntary insurance available to persons ineligible for any other contributory program.

Source of Funds

Insured person: See pension contributions above.
Employer: Same.

Government: Same.

Voluntary insurance: 3 percent of elected amount, ranging from 1 to 4 times the minimum wage.

Qualifying Conditions

Family allowances: Child must be under age 15 (25 if student, no limit if disabled).

Family Allowance Benefits

Family allowances: 1,550 escudos a month for each of first 2 children; 2,350 escudos for 3rd or more. Special supplements for disabled children (to age 24): 4,100 escudos a month if under age 14; 6,000 escudos a month if under age 18; and 8,000 escudos a month if under age 24.
Attendance allowance: 6,250 escudos.
Birth grant: 16,000 escudos for each birth.
Nursing allowance: 3,050 escudos a month for 10 months.
Marriage grant: 13,800 escudos.
Funeral grant: 19,300 escudos.
Permanent disability benefit: 11,200 escudos a month.

Administrative Organization

Ministry of Employment and Social Security, general supervision, through the State Secretariat of Social Security.
Regional Social Security Centers, administration of programs.

Contact—G. Ricardo Campbell—202-282-7173

Old Age, Disability, Death

First law: 1912.

Current laws: 1977, 1990.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 34.49 lei.

Coverage

Employed persons. Special systems for members of liberal professions, handicraft cooperatives, and agricultural cooperatives. (Noncollectivized farmers covered as of 1978.)

Source of Funds

Insured person: 3% of earnings for voluntary pension.

Employer: 20% to 25% of payroll, according to industry.

Government: Any deficit.

Above employer and government contributions also finance cash sickness, maternity, and work-injury benefits.

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women). 30 years (men) or 25 years (women) of employment.

Age 62 (men) and 57 (women), if retirement initiated by enterprise. Lower requirements for arduous or dangerous work, and for women who have brought up at least 3 children.

Disability pension: Incapacity for all work (total disability) or for regular work (partial disability). 1-22 years (men) or 1-17 years (women) of employment, according to age when disabled.

Partially disabled may work half time.

Survivor pension: Insured met pension requirements or was pensioner at death.

Old-Age Benefits

Old-age pension: 85% of reference wage, according to 8 wage levels ranging from 4,000 lei per month and above to 1,200 lei and below. Rates 5% or 10% higher for arduous or dangerous work. Reference wage is average base earnings of best 5 consecutive of last 10 years. Increment of 1% of earnings per year of employment beyond qualifying period (0.5% for each year exceeding 5). Reduced pension according to percent of full qualifying period completed.

Minimum pension, 1,100 lei a month (for reduced pension, 455 lei).

Voluntary pension: 7%-16% of reference wage, depending on years of contribution (minimum if 5 years; maximum if 25). (Social assistance available if ineligible for pension.)

Permanent Disability Benefits

Disability pension: 54%-85% of average earnings below 1,200 lei a month, plus descending percent of higher earnings, according to length of employment. Constant-attendance supplement: 300 lei a month. Partial disability: 60% of total disability pension. Reduced pension if at least half of qualifying period completed.

Survivor Benefits

Survivor pension: 1 survivor, 50% of pension paid or payable to insured; 2 survivors, 75% of pension of insured; 3 or more survivors, 100% of pension of insured.

Eligible survivors: Widow, widower, or parents of insured, if aged, disabled, or caring for child; children and brothers and sisters below age 16 (25 if student, no limit if disabled).

Funeral grant: 2000 lei (1500 lei for dependent).

(Social assistance available if ineligible for pension.)

Administrative Organization

Ministry of Labor and Social Protection, general supervision.

Local social insurance offices, administration of program.

Sickness and Maternity

First law: 1912.

Current laws: 1965, 1968, and 1990.

Type of program: Social insurance for cash benefits and universal system for medical care.

Coverage

Cash benefits: Employed persons and apprentices.

Medical care: Whole population.

Source of Funds

Insured person: None.

Employer: See pension contribution above.

Government: Same. Also, whole cost of medical care.

Qualifying Conditions

Cash and medical benefits: No minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: 50% of earnings, or 65% if 2-5 years of continuous employment; 75% if 5-8 years; 85% if over 8 years or for certain illnesses, e.g. tuberculosis. (100% of earnings paid to persons injured in the 1989 Revolution.) Payable at half rate for first 3 days of incapacity, full rate from 4th day, until recovery or award of disability or old-age pension.

Maternity benefit: 50% of earnings, or 65% if 6-12 months of continuous employment; 85% if over 12 months. From 3rd child on, 94% regardless of work history. Payable for up to 52 days before and 60 days after confinement.

Maternity leave: 65% of earnings until child is one year old.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients through facilities of public health service.

Includes general and specialist care, hospitalization, medicines, appliances, maternity care, transport, and other services.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for family head.

Administrative Organization

Ministry of Labor and Social Protection, general supervision.

Local social insurance offices, administration of program.

Medical services provided by doctors, clinics, and hospitals of Ministry of Health or of enterprises. Cash benefits paid directly by employing enterprise.

Work Injury

First law: 1912.
Current laws: 1965, 1966, 1968, and 1990.
Type of program: Social insurance system.

Coverage

Employed persons, students, and apprentices.

Source of Funds

Insured person: None.
Employer: See pension contribution above.
Government: Same. Also, whole cost of medical care.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.
See disability pension for disability criteria.

Temporary Disability Benefits

Temporary disability benefit: 85% of earnings (from 1st day of incapacity). Payable until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: 85% of average earnings below 1,200 lei a month, plus descending percent of higher earnings.
Constant-attendance supplement: 300 lei a month.
Partial disability: 60% of pension for total incapacity.

Workers' Medical Benefits

Medical benefits: Same as for ordinary sickness above.

Survivor Benefits

Survivor pension: 1 survivor, 50% of pension paid or payable to insured; 2 survivors, 75% of pension of insured; 3 or more survivors, 100% of pension of insured.
Eligible survivors: Widow, widower, or parents, if aged, disabled, or caring for child; children or brothers and sisters under age 16 (25 if student, no limit if disabled).
Funeral grant: 2000 lei (1500 lei for dependent).

Administrative Organization

Ministry of Labor and Social Protection, general supervision.
Local social insurance offices, administration of program.
Temporary disability benefits paid directly by enterprises.

Unemployment

First law: 1991.
Current law: 1991.
Type of program: Social insurance system.

Coverage

Employed persons.
Job applicants newly discharged from the military or having reached 18 who cannot find suitable employment.

Source of Funds

Insured person: 1% of earnings.
Employer: 4% of payroll.
Government: Any deficit.

Qualifying Conditions

Unemployment benefits: Registered at local Labor Office. No income higher than half of indexed national minimum wage.
Ownership of less than one hectare of agricultural land (2 hectares in mountainous areas).
Not entitled to retirement pension.

Unemployment Benefits

Unemployment benefit: For 1-5 years' employment: 50% of earnings, but not less than 75% of the indexed national minimum wage (percentages raised by 5% for work history of 5-15 years and additional 5% if more than 15 years).
For new job seekers having recently completed schooling: 50% of the indexed national minimum wage (60% for university graduates).

Administrative Organization

Ministry of Labor and Social Protection, general supervision.
Local offices of labor and social protection: administration of program.

Family Allowances

First law: 1944.
Current laws: 1971, 1985, and 1990.
Type of program: Employment-related system.

Coverage

Regular employees, members of handicraft cooperatives and collective farms, and social insurance beneficiaries with 1 or more children, according to earnings. Persons receiving unemployment benefits.

Source of Funds

Insured person: None.
Employer: None.
Government: Whole cost.

Qualifying Conditions

Family allowances: Child must be under age 16 (18 if totally disabled). Eligibility of families other than those of manual workers is dependent on earnings (see Administrative Organization).

Family Allowance Benefits

Family allowances: Families with income up to 2,500 lei per month receive 310 lei for first child, rising to 510 lei for 4th and subsequent children. Lower benefits for higher income families, those with 3,351 lei per month or more receive 230 lei for first child rising to 350 for fourth and subsequent.
Birth grant: 1,500 lei.
Award to mothers with many children: 400 lei a month for 3-4 children, 600 lei a month for 5 or more.

ROMANIA

Administrative Organization

Ministry of Labor and Social Protection, national administration of program.

Employing enterprises, payment of allowances on behalf of

Ministry. Payment by Ministry of Defense to military families.

Benefits to families with many children made by municipalities.

Contact—Joseph Simanis—202-282-7265

Old Age, Disability, Death

First law: 1956.

Current law: 1974.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 116.9 francs.

Coverage

Employed persons.

Voluntary insurance available to non-salaried persons.

Source of Funds

Insured person: 3% of earnings (6% if voluntarily insured).

Employer: 3% of payroll.

Government: None.

Qualifying Conditions

Old-age pension: Age 55 (lower if prematurely aged). 20 years of insurance, and 60 months of contribution during last 10 years.

(Transitionally, older workers given special credit for years prior to 1974.) Retirement from employment necessary.

Disability pension: Loss of 2/3 of earning capacity. 5 years of insurance and 6 months of contribution during last 12 months. (No minimum qualifying period if nonoccupational accident.)

Survivor pension: Deceased met qualifying conditions for old-age or disability pension, was pensioner, or had 180 months of insurance at death.

Old-Age Benefits

Old-age pension: 30% of average earnings during last 3 or 5 years (whichever is most favorable), plus 1% per year of insurance beyond 180 months. Minimum pension: 50% of legal minimum wage (1,300 francs a month). Aged persons who are not eligible for pension:

Lump sum equal to 50% of average monthly earnings during the last 3 to 5 years times number of years of contribution, if age 55 (lower if prematurely aged) and ineligible for pension.

Adjustment: Pensions adjusted for changes in cost-of-living index.

Permanent Disability Benefits

Disability pension: 30% of average earnings during last 3 or 5 years (whichever is most favorable), plus 1% per year of insurance beyond 180 months. (Each year under age 55 at time of claim is credited as 6 months.) Minimum pension: 50% of legal minimum wage (1,300 francs a month). Constant-attendance supplement: 40% of pension.

Adjustment: Pensions adjusted for changes in cost-of-living index.

Survivor Benefits

Survivor pension: 50% of pension of insured, payable to widow or widower. Survivor settlement: Lump sum equal to 1 month's pension for each 6 months of deceased's insurance, if ineligible for pension. Orphans: 25% of pension of insured for each orphan under age 18 (25 if student, no limit if disabled), or 40% if full orphan.

Orphans' settlement: Lump sum equal to 50% of survivor settlement, payable to each orphan. Maximum, twice the survivor settlement.

Surviving parent pension: 25% of pension of insured, in absence of widow, widower, or children. Also payable to adoptive parents.

Maximum survivor pensions: 100% of pension of insured.

Adjustment: Pensions adjusted for changes in cost-of-living index.

Administrative Organization

Ministry of Public Administration and Occupational Education, general supervision.

Social Fund, administration of program; managed by tripartite council and director.

Sickness and Maternity

(Labor code requires employers to pay 25% of wages for up to 30 days of illness, and cost of basic medical treatment; for maternity, 66-2/3% of wages during 12 weeks, plus medical treatment.)

Work Injury

First law: 1949.

Current law: 1974.

Type of program: Social insurance system.

Coverage

Employed persons.

Source of Funds

Insured person: None.

Employer: 2% of payroll.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 75% of average daily earnings received by worker during 3 months preceding accident. Payable until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: 85% of average daily earnings, if totally disabled.

Constant-attendance supplement: 40% of pension.

Partial disability: Percent of full pension proportionate to degree of incapacity if 15% or more. Lump sum of 3 years' pension if incapacity less than 15%.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, laboratory services, medicines, hospitalization, dental care, transportation, and appliances.

Survivor Benefits

Survivor pension: 30% of average daily earnings of insured, payable to widow or widower. Orphans: 15% of earnings of insured for each orphan under age 18 (25 if student, no limit if disabled), or 20% if full orphan. Other dependent relatives: 10% of average earnings of insured for each eligible survivor.

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Maximum survivor pension: 100% of pension of insured, based on total disability.

Funeral grant: Lump sum equal to 100 times legal minimum wage.

Administrative Organization

Ministry of Public Administration and Occupational Education,
general supervision.

Social Fund, administration of contributions and benefits.

Contact—Leif Haanes-Olsen—202-282-7284.

Old Age, Disability, Death

First law: 1970 (provident fund).

Current law: 1977 (Social security replaced provident fund, effective 1978).

Type of program: Dual social insurance and social assistance system.

Exchange rate: U.S.\$1.00 equals 2.70 East Caribbean dollars(E.C.).

Coverage

Employed persons including public employees and apprentices aged 16-62. Voluntary coverage provision for those who cease to be compulsorily covered and who have 2 years of contributions.

Exclusions: Unpaid family labor, self-employed.

Source of Funds

Insured person: 5% of wages.

Employer: 5% of payroll.

Government: None, except as employer.

Maximum earnings for contribution and benefit purposes:

E.C. \$48,000.

Qualifying Conditions

Old age pension: Age 62, 500 weeks of contribution paid or credited (with 150 weeks actually paid).

Disability pension: 150 weeks of contribution actually paid and under 62 years of age.

Survivor pension: 150 weeks of contribution actually paid and under 62 years of age.

Age grant for persons not qualified for monthly pension.

Means-tested benefit for residents aged 62 or over.

Old-Age Benefits

Old-age pension: 30% of average annual wage (highest 3 of the last 15 contribution years) or E.C. \$48,000, whichever is less; plus 2% for each 50 weeks of contributions credited or paid over 500, up to 750 contributions, and 1% for each 50 contributions in excess of 750. Weekly pension determined by dividing this sum by 50.

Minimum benefit: E.C. \$1,560 a year; maximum, 60% of wages or E.C.\$28,800 a year, whichever is less.

Old age grant: 6 times average weekly wage for every 50 contributions up to 499 contributions paid or credited.

Permanent Disability Benefits

Disability pension: Same as old-age pension. Payable for as long as disability continues after exhaustion of 26 weeks of sickness benefit.

Survivor Benefits

Survivor pension: Widow aged 50 and married 3 years, 50% of workers pension. Payable for life or until remarriage (for 1 year if under age 50 or married less than 3 years). Dependent disabled widower, married 3 years and no outside income, 50% of workers benefit. Child's benefit: Unmarried, under age 16 (18 if attending school full time) and living with or supported by deceased parent, 1/6 of worker's pension. No age limit if child is disabled, pension 1/3 of family maximum.

Provision for dependent parent over age 45, if no other survivors.

Minimum: E.C.\$1,500 a year.

Family maximum: 100% of insured worker's pension.

Survivor grant: Same as for age grant.

Funeral grant: E.C.\$1,000.

Administrative Organization

Minister of Labor and Tourism, general supervision.

Social Security Board, administration of program.

Sickness and Maternity

First and current law: 1977.

Social insurance system. Cash benefits only.

Coverage

Employed persons aged 16-62.

Voluntary coverage provision for those not compulsorily covered.

Source of Funds

Insured person: See pension contribution above.

Employer: See pension contribution above.

Government: None, except as employer.

Qualifying Conditions

Cash sickness benefits: Under age 62; employed day before illness; 26 weeks of contribution actually paid, including 8 in 13 weeks prior to illness.

Cash maternity benefit: 39 weeks of contribution, 20 immediately preceding eligibility.

Maternity grant: Wife of insured persons with 20 weeks of contribution in 39 weeks before confinement.

Funeral grant: Minimum, 26 weeks of contribution.

Sickness and Maternity Benefits

Sickness benefit: Daily rate, 60% of average weekly wage divided by 6. Payable from the first day after 3 day waiting period, for up to 26 weeks.

Maternity benefit: Daily rate, 60% of average weekly wage divided by 6. Payable for 13 weeks, starting 6 weeks before confinement.

Maternity grant: E.C.\$200 per child.

Workers' Medical Benefits

Medical benefits: None provided under insurance.

Medical care available at public hospitals and health centers.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured person.

Administrative Organization

Minister of Labor and Tourism, general supervision.

Social Security Board, administration of program.

Work Injury

First law: 1955.

Current law: 1985, effective 1986.

Type of program: Social insurance system.

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Coverage

Employed persons, regardless of age.

Exclusions: Unpaid family labor, self-employed.

Source of Funds

Insured person: none.

Employer: 1% of payroll.

Government: None, except as employer.

Maximum wages for contribution and benefit purposes:

E.C. \$48,000 per year.

Qualifying Conditions

Work injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 70% of average weekly covered wages. Payable from first day of injury if disability lasts 4 or more days, up to 26 weeks.

Permanent Disability Benefits

Permanent total disability benefit: 70% of average weekly wages. Partial disability, proportionate to degree of disability. Lump sum if less than 20% disability.

Constant attendance supplement: 50% of pension.

Workers' Medical Benefits

Medical benefits: Reimbursement of reasonable expenses for medical, surgical, dental, hospital, nursing care, medicines, appliances and transportation.

Survivor Benefits

Survivor benefit: 50% of permanent total disability pension.

Payable to widow or dependent disabled widower.

Childrens' benefit: 1/6 to child under 16, 1/3 to full orphan under age 16.

Maximum survivor pension: 100% of permanent total disability benefit.

Funeral Grant: E.C. \$1,000

Administrative Organization

Minister of Labor and Tourism, general supervision.

Social Security Board, administration of program.

Contact—Peter Puidak—202-282-7294

Old Age, Disability, Death

First law: 1970 (provident fund).
Current law: 1978 (National Insurance Act).
Type of program: Social insurance system.
Exchange rate: U.S.\$1.00 equals 2.70 East Caribbean dollars (E.C.).

Coverage

Employed persons or apprentices between ages 16-60.
Exclusions: Civil servants.

Source of Funds

Insured person: 5% of earnings.
Employer: 5% of payroll.
Government: None.
Maximum earnings for contribution purposes: E.C.\$30,000 per year.

Qualifying Conditions

Old-age pension: Age 60 and 10 years' contributions; retirement necessary. Old-age grant: Age 60, lacking sufficient contributions for old-age pension.
Disability pension: Under pensionable age, minimum 5 years of contributions.
Disability grant: Disabled, under 5 years of contributions.
Survivor pension: Fully insured or pensioner at death, widow over 55 or caring for dependent children.
Survivor grant: Widow of worker not fully insured.

Old-Age Benefits

Old-age pension: 40% of average covered earnings in highest 3 of last 10 years, plus 0.1% of average covered earnings for each month of contribution over 120.
Old-age grant: Refund of contributions with interest, plus 7.5% of average covered earnings for each year of contribution.

Permanent Disability Benefits

Disability pension: 40% of average covered earnings in highest 3 of last 10 years. Payable after sickness benefit exhausted.
Disability grant: Lump sum refund of all contributions.

Survivor Benefits

Survivor pension: 75% of old-age or disability benefit paid or payable to insured, payable to widow aged 55 (under age 55 if disabled or caring for minor children) or dependent widower.
Orphans: 25% of insured's pension (50% if full orphan), payable to dependent child under age 16 (18 if full time student).
Maximum benefit: 100% of pension of insured.
Funeral grant: Expenses up to E.C.\$1,200.

Administrative Organization

Ministry of Health and Housing, general supervision.
National Insurance Board, administration of program.

Sickness and Maternity

First and current law: 1978.
Type of program: Social insurance system. Cash benefits only.

Coverage

Same as for old age, disability, death.

Source of Funds

Insured person: See pension contribution above.
Employer: Same.
Government: Same.
Maximum earnings for contribution purposes: E.C.\$30,000 per year.

Qualifying Conditions

Cash sickness benefits: Engaged in covered employment on day prior to illness, 6 months contribution to program including 2 of last 3 months preceding illness.
Cash maternity benefits: 7 months' contribution in 10 months immediately preceding claim.
Maternity grant: Payable to women whose husbands have contributed at least 7 months and to women receiving cash maternity benefits.

Sickness and Maternity Benefits

Sickness benefit: 65% of average salary in last 2 months. Payable after 3-day waiting period for up to 26 weeks.
Maternity benefit: 65% of average salary in last 7 months. Payable for 13 weeks beginning 6 weeks before confinement.
Maternity grant: E.C.\$400, plus E.C.\$25 towards medical costs.

Workers' Medical Benefits

Medical benefits: Enabling legislation exists. Specifics to be prescribed by future regulations.

Administrative Organization

Ministry of Health and Housing, general supervision.
National Insurance Board, administration of program.

Work Injury

First law: 1964 (employer liability).
Current law: 1978 (social insurance).
Type of program: Social insurance system.

Coverage

Same as for old age, disability, death.

Source of Funds

Insured person: See pension contribution above.
Employer: Same.
Government: Same.
Maximum earnings for contribution purposes: E.C.\$30,000 per year.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 65% of wages.
Payable from day of injury until recovery, for up to 52 weeks.
Covers all medical expenses.

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Permanent Disability Benefits

Permanent disability benefit: 65% of covered earnings. Prorated if under 100 percent disabled.

Workers' Medical Benefits

Medical benefits: All medical expenses, including specialist care abroad if necessary.

Survivor Benefits

Survivor benefit: To be prescribed by future regulations.

Funeral grant: Expenses up to E.C.\$1,200.

Administrative Organization

Ministry of Health and Housing, general supervision.

National Insurance Board, administration of program.

Contact—Peter Puidak—202-282-7294

Old Age, Disability, Death

First laws: 1970 (provident fund).

Current law: 1986 (social insurance).

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 2.70 East Caribbean dollars (E.C.).

Coverage

Employed persons aged 16-59.

Self-employed are to be covered at a later date.

Source of Funds

Insured person: 2.5% of earnings.

Employer: 3% of payroll.

Government: None.

Maximum earnings for contribution purposes: E.C. \$1,670 a month.

Qualifying Conditions

Old-age benefit: Age 60, and 500 weeks of contribution (150 for transitional benefit).

Old age grant: 50 weeks of contribution.

Disability pension: Under age 60; 150 weeks of contribution, and disabled.

Survivor pension: 150 weeks of contribution paid by deceased.

Survivor or funeral grants: Worker eligible for one of the above benefits.

Old-Age Benefits

Old-age benefit: 30% of average annual earnings, increased if over 500 weeks of contribution.

Maximum benefit: 60% of average annual earnings.

Old age grant: 6 times average weekly wage for each 50 weeks of contributions.

Permanent Disability Benefits

Disability benefit: 30% of average earnings if 150-500 contributions; increased if over 500.

Maximum benefit: 60% of average annual earnings.

Survivor Benefits

Survivor pension: 50% of pension of insured, payable to widow aged 50 or over incapable of gainful employment. Also payable to dependent disabled widower. Orphans: 1/6 of insured's pension for each dependent child under age 16 (18 if student).

Funeral grant: E.C.\$500, paid to person who paid the funeral expenses.

Administrative Organization

National Insurance Board, administration of program.

Sickness and Maternity

First and current law: 1986.

Type of program: Social insurance system.

Coverage

Employed persons aged 16-59.

Source of Funds

Same as pension contribution above.

Qualifying Conditions

Cash sickness benefits: Currently employed with 26 weeks of contribution, including 8 weeks in last 13 weeks before onset of illness. Employed and 16-59 years old.

Cash maternity benefits: 30 weeks of contribution, including 20 weeks during the 30 week period immediately preceding claim.

Maternity grant: Either the woman or her husband meets requirement for cash sickness benefit.

Sickness and Maternity Benefits

Sickness benefit: 60% of average earnings for the 13 weeks before illness. Payable for up to 26 weeks.

Maternity benefit: 60% of average earnings during 30 weeks prior to start of benefit. Payable for up to 13 weeks (including week of confinement plus 6 weeks before and 6 weeks after).

Maternity grant: E.C.\$50.

Administrative Organization

National Insurance Board, administration of program.

Work Injury

First law: 1939.

Current law: 1963.

Type of program: Employer liability/compulsory insurance with private carrier.

(A social insurance system has been enacted, but is not yet in effect.)

Coverage

Employed persons and apprentices, except high paid (salaried employees), casual and family labor, and police.

Source of Funds

Insured person: None.

Employer: Whole cost through direct provision of benefits or insurance premiums.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period (disability must last at least 3 days).

Temporary Disability Benefits

Temporary disability benefit: 8/9ths of average earnings in last 12 months, until disability ends, or for a period up to 5 years.

Permanent Disability Benefits

Permanent disability benefit: Lump sum of 54 months' earnings for an adult, 108 months' earnings for a child (under age 17).

Partial disability benefit: Percentage of permanent disability benefit proportional to disability. Lump sum reduced by amount of temporary benefits paid after the 6th month, up to 50% of the total benefit.

Workers' Medical Benefits

Medical benefits: Medical, surgical, and hospital treatment, medicines, appliances, and transportation.

Survivor Benefits

Survivor benefit: Lump sum of 42 months' earnings, payable to dependent family members including spouse, children, grandchildren, parents, grandparents, and dependent non-family members (under certain conditions).

Burial grant: If no dependents, a lump sum equal to cost of burial. Maximum, E.C.\$100.

Administrative Organization

Ministry of Communications, Works, and Labor, general supervision through the Department of Labor.

Agreement on amount of compensation between employer and employee supervised by a Commissioner for Workmen's Compensation. Commissioner determines distribution and form of payment of lump sums.

Contact—Peter Puidak—202-282-7294

Old Age, Disability, Death

First and current law: 1979.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 95.2 dobras.

Coverage

Employed persons. Exclusions: Self-employed and domestics.

Source of Funds

Insured person: 4% of earnings.

Employer: 6% of payroll.

Government: None.

Qualifying Conditions

Old age pension: Age 65 (men) or 60 (women) with 25 years of contributions. Reduced pension if more than 15 but less than 25 years of contribution. Retirement unnecessary.

Disability pension: Permanent incapacity for all work. 2 years of contribution if under 21 years of age at disability onset, increased by 1 year of contribution for each year of age over 21, up to a maximum of 10 years of contribution for those over 36 years of age.

Survivor pension: Deceased was pensioner or eligible for pension at death.

Old-Age Benefits

Old-age pension: 50%-100% of average earnings in last 5 years. (100% for earnings below 2,000 dobras a month, gradually decreasing to 50% for amounts above 4,500 dobras a month).

Minimum pension: 1,700 dobras a month.

Reduced pension: 40% of average earnings during last 5 years plus 1% of earnings for each additional year, up to a maximum 49% of average earnings.

Adjustment: Benefits are indexed to wage increases.

Permanent Disability Benefits

Invalidity pension: 50%-100% of average earnings in last year (100% for earnings below 2,000 dobras a month, gradually decreasing to 50% for amounts above 4,500 dobras a month).

Adjustment: Benefits are indexed to wage increases.

Survivor Benefits

Survivor pension: 60% of pension of insured for 1 dependent, 80% for 2, and 100% for 3 or more dependents.

Payable to widow, dependent widower, children under age 18 (any age if disabled), and dependent parents.

Funeral grant: Lump sum equal to entire cost of funeral.

Administrative Organization

Ministry of Health, Labor and Social Security, general supervision.
Directorate of Social Security, administration of program.

Sickness and Maternity

First and current law: 1979.

Type of program: Social insurance system. Cash benefits only.

Medical care provided under the public health program.

Coverage

Employed persons.

Exclusions: Self-employed and domestics.

Source of Funds

Insured person: See pension contributions above.

Employer: Same.

Government: None.

Qualifying Conditions

Cash sickness benefits: Currently employed.

Cash maternity benefits: 6 months of contribution in 12 months prior to pregnancy.

Sickness and Maternity Benefits

Sickness benefit: 50% of average earnings in last 12 months, payable after 3-day waiting period for up to 6 months.

Maternity benefit: 100% of average earnings in last 12 months, payable for 30 days prior to and 30 days following confinement; if multiple births, postnatal period extended for 15 more days.

Special leave for care of sick child under 3 years of age for up to 6 months; renewable for up to 6 additional months.

Administrative Organization

Ministry of Health, Labor, and Social Security, general supervision.
Directorate of Social Security, administration of program.

Work Injury

First and current law: 1979.

Type of program: Social insurance system.

Coverage

Employed persons. Exclusions: Self-employed and domestics.

Source of Funds

Insured person: None.

Employer: Whole cost.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 75% of average earnings payable from day of occurrence of injury for a maximum of 12 months.

Renewable for an additional 12 months, provided the condition is curable during this period.

Administrative Organization

Ministry of Health, Labor, and Social Security, general supervision.
Directorate of Social Security, administration of program.

Contact—G. Ricardo Campbell—202-282-7173.

Old Age, Disability, Death

First law: 1962.

Current law: 1969.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 3.75 riyals.

Coverage

Employees of firms with 10 or more workers. (Establishments with fewer than 10 workers may have their Saudi employees covered voluntarily.)

Exclusions: Agricultural workers, seamen, domestic servants, family labor, and casual workers with less than 3 months' service.

Special contributory system for public employees.

Note: Since March 1987, foreign workers are no longer covered under this program.

Source of Funds

Insured person: 5% of earnings.

Employer: 8% of payroll.

Government: Cost of administration during initial phase, annual subsidy, and any operating deficit.

Qualifying Conditions

Old-age pension: Age 60. 120 months of contribution, with 36 months in 5 years preceding application for pension; alternatively, a total of 180 months of contribution. Retirement from covered employment. Payable abroad.

Disability pension: Incapacity for any work before age 60; 60 months of contribution, 24 in 3 years preceding onset of incapacity; or a total of 120 months of contribution. Unable to earn more than 1/3 of previous wage, and disability lasting more than 6 months.

Survivor pension: Insured met old-age or disability pension requirements or was pensioner at death.

Note: A person may qualify with 1/2 of minimum number of insurance months above if completed without interruption prior to application of Social Security Law.

Old-Age Benefits

Old-age pension: 2% of average monthly wage during last 2 years times years of covered employment.

Dependents' supplements: 10% of pension for 1st dependent, 5% each for 2nd and 3rd.

Refund of contributions: Employee contributions, plus 5% interest, if age 60 with at least 12 months of contribution and ineligible for pension.

Permanent Disability Benefits

Disability pension: 2% of average monthly wage during last 2 years times years of covered employment. Minimum, 40% of average wage.

Constant-attendance supplement: 50% of disability pension.

Dependents' supplements: 10% of pension for 1st dependent, 5% each for 2nd and 3rd.

Refund of contributions: Employee contributions, plus 5% interest, if 12 months of contribution and ineligible for pension.

Survivor Benefits

Survivor pension: 50% of pension paid or accrued to insured, exclusive of supplements, to be divided equally if more than one widow. Married at least 6 months (12 months if deceased was old-age or disability pensioner).

Other survivors: 20% of pension each, payable to dependent sons under age 20 (25 if full-time students), dependent unmarried daughters and sisters, and dependent parents; 40% for full orphans. Maximum survivor pensions: 100% of pension of insured, exclusive of supplements.

Refund of contributions: Employee contributions, plus 5% interest, if 12 months of contribution and ineligible for pension.

Marriage grant: If widow, or dependent daughter or sister of the deceased marries, she receives a grant equal to 18 times her monthly annuity, and her annuity ceases.

Funeral grant: 1,000 riyals.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.

General Organization for Social Insurance, administration of program through district offices; managed by tripartite board.

Sickness and Maternity

1969 law requires employers with more than 20 employees to pay 100% of wages for the first 30 days of sick leave and 75% of wages for the next 60 days.

Work Injury

First law: 1947.

Current law: 1969.

Type of program: Social insurance system.

Coverage

Employees of firms with 10 or more workers, including foreign workers.

Source of Funds

Insured person: None.

Employer: 2% of payroll.

Government: Annual subsidy.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 75% of daily wage (50% if under treatment at the General Organization's expense in hospital center). Payable until insured able to resume work.

Permanent Disability Benefits

Permanent disability pension: 75% of average monthly wage, if totally disabled. Minimum, 250 riyals a month.

Dependents' supplement: 10% of pension for 1st dependent, 5% each for 2nd and 3rd.

Constant-attendance supplement: 50% of pension.

Partial disability: Percent of full pension proportionate to degree of disability. If 10% to 30% loss of capacity, lump sum equal to 36 times monthly benefit for permanent disability multiplied by actual percentage of disability.

Workers' Medical Benefits

Medical benefits: Necessary medical, dental, and diagnostic treatment, hospitalization, medicines, appliances, transportation, and rehabilitation.

Survivor Benefits

Survivor pension: 50% of permanent disability pension paid or accrued to the insured, to be divided equally if more than one widow.

Other survivors: 20% of pension each, 40% for full orphans.

Maximum survivor pensions: 100% of pension of insured.

Lump sum of 18 months' benefit payable to widow, daughter, or sister upon marriage.

Funeral grant: 500 riyals.

Administrative Organization

Ministry of Labor and Social Affairs, general supervision.

General Organization for Social Insurance, administration of program through Occupational Hazards Branch.

Contact—Leif Haanes-Olsen—202-282-7284

Old Age, Disability, Death

First and current law: 1975 (converting 1958 nonstatutory program to public program).

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 250 francs.

Coverage

Employed persons, including domestic, seasonal, and day workers. Special system for public employees.

Source of Funds

Insured person: 3.5% of earnings, plus 1.6% for supplementary system if management employee.

Employer: 5.3% of payroll, plus 2.4% of earnings up to 600,000 francs a month for supplementary system for management personnel.

Government: None.

Maximum earnings for contribution and benefit purposes: 200,000 francs a month.

Qualifying Conditions

Old-age pension: Age 55; payable up to 5 years earlier with 5% reduction per year. 1 year of contribution. Retirement necessary.

Disability pension: Incapacity for work. Age 50. 1 year of contribution.

Survivor pension: Insured was pensioner or met contribution requirement at death.

Old-Age Benefits

Old-age pension: About 1.05% of base earnings times years of insurance, according to point system.

Employment before program began credited towards insurance if at least 10 years (5 years if day or seasonal worker) of employment in covered occupation before or after program began. (Credit given for periods of incapacity.) Maximum years counted, 30.

Child's supplement: 10% of pension for each dependent child under age 18; maximum, 30% of pension.

Means-tested allowance payable at age 55 to persons born before 1920 with at least 10 years' employment as domestic worker or 5 years' employment as day or seasonal worker, if ineligible for pension.

Permanent Disability Benefits

Disability pension: Same as old-age pension, including supplement.

Survivor Benefits

Survivor pension: 50% of deceased's pension if age 50 (payable up to 5 years earlier with 5% reduction per year) or caring for 2 dependent children under age 18. Payable to widow or to widower aged 55 or disabled.

Orphans: 20% of pension of insured for each full orphan under age 18. Maximum for all orphans, 100% of pension.

Administrative Organization

Ministry of Labor and Jobs Training, general supervision. Retirement Insurance Institute of Senegal, administration of program; managed by joint employer-employee board.

Sickness and Maternity

First law: 1952 (cash maternity benefits); 1975 (medical benefits).

Current law: 1973 (cash maternity benefits).

Type of program: Social insurance system. Cash maternity and medical benefits only.

Coverage

Medical benefits: Employed persons, including apprentices, and their dependents. Exclusion: Casual workers.

Cash maternity benefits: Employed women.

Source of Funds

Insured person: Up to 3% of earnings, according to fund (medical benefits).

Employer: Up to 3% of payroll, according to fund (medical benefits).

Government: None.

Maximum earnings for contribution purposes: Up to 60,000 francs a month, according to fund.

Cash maternity benefits: See family allowance contribution below.

Qualifying Conditions

Cash maternity benefits: Woman in insured employment.

Medical benefits: 2 months of contribution.

Sickness and Maternity Benefits

Sickness benefit: None.

Maternity benefit: 100% of earnings.

Payable for up to 6 weeks before and 8 weeks after confinement (extended up to 3 additional weeks if complications).

Workers' Medical Benefits

Medical benefits: Partial payment of health costs, including hospitalization, pharmaceuticals, doctor's visits. The percentage of costs paid is determined by the administrative council of health insurance institutes on a funds available basis.

Duration: No limit.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured. Also, see family allowances below.

Administrative Organization

Ministry of Labor and Jobs Training, general supervision.

Social Security Fund (in the Ministry), administration of maternity benefit program.

Administrative councils (workers and employers) of health insurance institutes, administration of medical benefits program. The law requires participation of companies with over 150 employees; smaller firms may group together to form institutes (cooperatives).

Work Injury

First law: 1932.

Current law: 1973.

Type of program: Social insurance system.

Coverage

Employed persons, apprentices, trainees, and technical students.
Voluntary insurance for certain categories not covered above.

Source of Funds

Insured person: None.

Employer: 1%, 3%, or 5% of payroll, according to risk incurred.

Government: None.

Maximum earnings for contribution and benefit purposes: 60,000 francs a month.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 50% of earnings for first 28 days of disability; 66-2/3% thereafter. Payable from day following injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For total disability, 100% of average earnings. Partial disability: Average earnings multiplied by 1/2 the degree of incapacity for the portion of disability between 10% and 50%, and by 1-1/2 the degree of incapacity for the portion above 50%.

Constant-attendance supplement: 40% of pension.

Workers' Medical Benefits

Medical benefits: Medical and surgical expenses, hospitalization, medicines, appliances, rehabilitation, and transportation.

Adjustment: Pensions adjusted to changes in minimum wage.

Survivor Benefits

Survivor pension: 30% of earnings of insured.

Orphans: 15% of earnings each for 1st and 2nd orphan, 10% for each additional; 20% for each full orphan.

Dependent parents and grandparents: 10% of earnings each up to 30% of pension.

Maximum survivor pensions: 85% of earnings of insured.

Funeral grant: Lump sum covering cost of burial, up to specified maximum.

Adjustment: Pensions adjusted to changes in minimum wage.

Administrative Organization

Ministry of Labor and Jobs Training, general supervision.

Social Security Fund, administration of contributions and benefits.

Source of Funds

Insured person: None.

Employer: 6% of payroll.

Government: Earmarked yield of part of turnover tax (covers about 1/3 of cost).

Maximum earnings for contribution purposes: 60,000 francs a month.

Above contributions also finance maternity benefits.

Qualifying Conditions

Family allowances: Child must be under age 15 (18 if apprentice, 21 if student or disabled).

Parent must have had at least 3 consecutive months of employment and be currently working 18 days a month (or be widow of beneficiary).

Receipt of prenatal and maternity allowance conditional upon regular medical examinations for mother and child, as prescribed in law.

Family Allowance Benefits

Family allowances: 750 francs a month for each of first 6 children aged 2 to 15 (18 if apprentice, 21 if student or disabled).

Prenatal allowance: 750 francs for each month of pregnancy (paid in 3 installments) for each of first 6 children.

Maternity allowance: 750 francs a month from birth of each of the first 6 children up to 2nd birthday (650 francs a month for each child after the 6th).

Some maternal and child health and welfare services also provided.

Administrative Organization

Ministry of Labor and Jobs Training, general supervision.

Social Security Fund, administration of program.

Contact—G. Ricardo Campbell—202-282-7173.

Family Allowances

First law: 1955.

Current law: 1973.

Type of program: Employment-related system.

Coverage

Employees and social insurance beneficiaries with 1 or more children. Special system for public employees.

Old Age, Disability, Death

First law: 1971 (National Provident Fund).

Current law: 1979 (National Provident Fund) and 1990 (Seychelles Pension Scheme--supplements the National Provident Fund program).

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 5.0 rupees (Rs).

Coverage

National Provident Fund: Employed persons, self-employed, nonemployed with unearned income, and public employees.

Seychelles Pension Scheme: All full-time workers (25 hrs/week or more). Self-employed, part-time workers and unemployed may join voluntarily.

Source of Funds

Insured person: National Provident Fund, employees pay 5% of earnings; self-employed contribute through tax system.

Seychelles Pension Scheme, voluntary contributions in any amount (minimum 10 rupees, no maximum).

Employer: National Provident Fund, 10% on first Rs1,000 of monthly wages, 20% on second Rs1,000, 40% on third, 60% on fourth, and 80% on wages in excess of Rs4,000. No maximum for contribution purposes.

Seychelles Pension Scheme, Rs50 per month for each full-time employee.

Government: None.

Qualifying Conditions

Old-age pension: National Provident Fund, age 63.

5 years residence immediately preceding retirement. No earnings test. Not payable abroad. Seychelles Pension Scheme, same as National Provident Fund.

Disability pension: National Provident Fund, loss of 3/4 of earning capacity. Reduced rate if 50%-74% incapacitated. 5 years' residence, but residency requirement may be waived under special circumstances. Seychelles Pension Scheme, payable 6 months after disability payments have been initiated under the National Provident Fund program.

Exclusions: Persons earning more than national minimum wage.

Survivor pension: National Provident Fund and Seychelles Pension Scheme, 5 years residence of beneficiary.

Old-Age Benefits

Old-age pension: National Provident Fund, Rs750 per month.

Benefits reviewed and adjusted each year for cost-of-living changes. Seychelles Pension Scheme, based on worker's voluntary contributions to the Pension Scheme.

Permanent Disability Benefits

Disability pension: National Provident Fund, Rs700 per month.

Partial disability: Full pension reduced by earnings. Payable after sickness benefit has been received for 6 months until retirement age. Seychelles Pension Scheme, based on worker's equity in program (as under old-age pension program).

Dependent's supplements: Rs250 for an adult, Rs225 for each child. Disability pension and dependent's allowance cannot exceed 80% of previous earnings.

Survivor Benefits

Survivor pension: National Provident Fund, Rs550 per month for 1 year if widow age 45 or older or with custody of deceased husband's child under age 15 (over 15 if student), or dependent widower.

Orphans: Rs350 per month.

Funeral grant: Rs850.

If death before retirement, lump sum equal to 50% of compulsory contributions paid (National Provident Fund), and 100% of voluntary contributions paid (Seychelles Pension Scheme). Death after retirement, same as old-age pension.

Administrative Organization

Ministry of Finance.

Sickness and Maternity

First law: 1979.

Type of program: Social insurance system. Cash sickness and maternity benefits only. Medical services available in government dispensaries and hospitals under National Health Plan.

Coverage

Employed and self-employed persons.

Source of Funds

Insured person: Included in Old-Age, Disability, Death contributions.

Employer: Included in Old-Age, Disability, Death contributions.

Government: None.

Qualifying Conditions

Cash sickness and maternity benefits: No minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: Employer pays full salary for first two months and is reimbursed 80% of amount paid. Thereafter, insurance pays 550 rupees per month for up to 6 months. Dependent's allowance: 250 rupees for an adult, Rs225 for each child.

Maternity benefit: Employer pays full salary 1 month before and 1 month after confinement, and is reimbursed 80% of amount paid, or 2,000 rupees, whichever is less. Thereafter, insurance pays Rs550 per month, payable 2 weeks before and 6 weeks after confinement.

Administrative Organization

Ministry of Finance.

Work Injury

First law: 1970 (employer liability).

Current law: 1979.

Type of program: Social insurance system.

Coverage

Employed persons.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Employer: Whole cost through Old-Age, Disability, Death contributions.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: Rs550 per month.

Payable up to 130 working days.

Dependent's allowance: See disability pension.

Permanent Disability Benefits

Permanent disability pension: Rs530 per month if totally disabled.

Payable after temporary disability benefit has been received for 6 months until retirement age.

Partial disability: Percent of full benefit proportionate to degree of incapacity, according to schedule.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, medicines, appliances, and transportation as provided under employment benefit legislation.

Administrative Organization

Ministry of Finance.

Unemployment

Full Employment Scheme of 1980 provides daily subsistence wages for registered unemployed who work on government-approved projects.

Contact—Concepción McNeace—202-282-7270

Old Age, Disability, Death

Special system for public employees only.
Exchange rate: U.S. \$1.00 equals 188 leones.

Contact—Barbara Kritzer—202-282-7293

PLEASE NOTE:
THIS INFORMATION IS MORE THAN 6 YEARS OLD.

Work Injury

First law: 1939.
Current law: 1960.
Type of program: Employer liability/compulsory insurance with private carrier.

Coverage

Employed persons.
Exclusions: Agricultural employees on plantations with fewer than 25 workers, domestic servants, casual workers, homeworkers, and family labor.

Source of Funds

Insured person: None.
Employer: Whole cost, through direct provision of benefits or insurance premiums.
Government: Approved yearly allocation.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 66-2/3% of earnings. Minimum benefit, 15 leones a month. Payable after 3-day waiting period for up to 96 months (sometimes paid as lump sum, calculated according to expected duration).

Permanent Disability Benefits

Permanent disability benefit: Lump sum of 48 months' earnings, if totally disabled. Maximum, 2,000 leones; minimum, 150 leones.
Constant-attendance supplement: Up to 25% of ordinary benefit.
Partial disability: Percent of 56 months' earnings up to 2,400 leones, proportionate to degree of incapacity.

Workers' Medical Benefits

Medical benefits: Medical, dental, and surgical care; hospitalization; medicines; appliances; and transportation up to maximum cost of 50 leones.

Survivor Benefits

Survivor benefit: Lump sum of 42 months' earnings of deceased (less any disability benefits paid). Maximum, 1,600 leones.
Payable to dependents of deceased or, if none, to survivors partially dependent on the deceased.
Funeral grant (if no eligible survivors): Lump sum covering cost of burial. Minimum, 100 leones; maximum, 250 leones.

Administrative Organization

Ministry of Labor, enforcement of law.
Employers may insure liability with private insurance companies.

Old Age, Disability, Death

First law: 1953.

Current law: 1985.

Type of program: Provident fund system. Lump-sum benefits only.

Exchange rate: U.S. \$1.00 equals \$1.75 Singapore dollar (S\$).

Coverage

Employed persons earning more than S\$50 a month. Also some self-employed workers. Exclusions: Members of equivalent private plans.

Special pension system for public employees.

Source of Funds

Insured person: No contribution if earnings below S\$200 a month. If monthly earnings between S\$200 and S\$363, 8% of total monthly earnings plus 33-1/3% of earnings above S\$200. If earnings exceed S\$363, 23% (22.5% starting July 1, 1991) of total earnings; maximum, S\$1,380 plus 23% (22.5% starting July 1, 1991) of bonuses.

Employer: No contribution if earnings below S\$50 a month. If S\$50 or over, contribution is 12% (15% starting July 1, 1991) of monthly earnings. Maximum, S\$780 plus 16.5% (17.5% starting July 1, 1991) of bonuses.

Government: None.

The government aim is to set the long-term Central Provident Fund rate for both employees and employers at 20%. Lower contribution rates apply to persons aged 55 and over.

Qualifying Conditions

Old-age benefit: Age 55.

Disability benefit: Permanent incapacity for work.

Survivor benefit: Nomination as beneficiary by insured.

Old-Age Benefits

Old-age benefit: Lump sum equal to total employee and employer contributions, plus at least 2.5% compound interest (actual rate is linked to average commercial savings and fixed deposit rates--adjusted every January 1 and July 1; currently 4.34%), less amount set aside for medical contingencies (see "Medical Care"). In addition, under the Minimum Sum Scheme, initiated January 1, 1987, S\$31,600 (S\$32,700 as of April, 1991) must be left in the account to ensure continued income beyond age 55.

Permanent Disability Benefits

Disability benefit: Lump sum equal to total employee and employer contributions, plus at least 2.5% compound interest (actual rate is linked to average commercial savings and fixed deposit rates, adjusted every January 1 and July 1), less amount set aside for medical contingencies (see "Medical Care").

Survivor Benefits

Survivor benefit: Lump sum equal to total employee and employer contributions, plus at least 2.5% compound interest (actual rate is linked to average commercial savings and fixed deposit rates, adjusted every January 1 and July 1), less amount set aside for

medical contingencies (see "Medical Care"). Payable to nominated survivors or legal heirs.

Administrative Organization

Ministry of Labor, general supervision.

Central Provident Fund, custody of fund and administration of program; managed by tripartite board and Chairman.

Sickness and Maternity

Type of program: Provident fund system. Hospitalization only.

Medical care available in government hospitals. Graduated fees charged for those able to pay.

Coverage

Employed persons and self-employed covered by Central Provident Fund.

Source of Funds

Insured person: 3% of Old-Age, Disability and Death contribution set aside for "Medisave" account to cover costs of hospitalization.

Employer: 3% of Old-Age, Disability and Death contribution set aside for employee's "Medisave" account.

Government: Annual subsidy.

Maximum: S\$300 a month. Minimum contribution for self-employed S\$20 a month.

Qualifying Conditions

Cash sickness and maternity benefits: None under insurance.

Medical care: Currently contributing to Central Provident Fund.

Persons over age 55 required to maintain balance of S\$8,000 (to be increased by S\$500 per year until it reaches S\$10,000) in "Medisave" account for future hospitalization costs.

Sickness and Maternity Benefits

Sickness benefit: None under insurance.

(1985 Employment Act requires employers to provide 14 days of paid sick leave a year, or up to 60 days if worker hospitalized; applicable only if employee has worked for at least one year.)

Maternity benefit: None under insurance.

(1985 Employment Act requires employers to pay full wages for up to 4 weeks before and 4 weeks after confinement to women with at least 180 days of employment in preceding year; limited to the first two children.)

Workers' Medical Benefits

Medical benefits: Outpatient treatment and inpatient hospital care, including day-surgery treatment, in government hospitals, and prescribed medicines. Costs deducted from balance in "Medisave" account.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for family head.

Administrative Organization

Ministry of Labor, general supervision and enforcement of employer liability for sick leave and maternity leave.

SINGAPORE

Central Provident Fund, administration of program.
Ministry of Health, provision of medical services through government hospitals.

Work Injury

First law: 1929.

Current law: 1975.

Type of program: Employer liability/compulsory insurance with private carrier.

Coverage

All manual labor.

Exclusions: Salaried employees earning over S\$1,250 a month, domestic servants, casual employees, family labor, and police.

Source of Funds

Insured person: None.

Employer: Whole cost, through direct provision of benefits or insurance premiums.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit : 100% of earnings during first 14 days (60 days if hospitalized); 2/3 of monthly earnings thereafter. Payable from 1st day of incapacity for a maximum of 1 year.

Permanent Disability Benefits

Permanent disability benefit: Lump sum of 6 to 12 years' earnings (according to age), if totally disabled. Maximum, S\$105,000. Minimum, S\$35,000. Constant-attendance supplement: 25% of grant. Partial disability: Lump sum in proportion to degree of incapacity, or according to schedule in law for specified injuries.

Workers' Medical Benefits

Medical benefits: Necessary medical treatment, hospitalization, appliances, and medicines. May be provided in government facility.

Survivor Benefits

Survivor benefit: Lump sum of 4 to 9 years' earnings, according to age of deceased. Maximum, S\$78,000. Minimum, S\$26,000. Payable to eligible dependents.

Administrative Organization

Ministry of Labor, general supervision.

Commissioner for Labor, enforcement of law, approval of agreements between employers and claimants, and allocation of survivor grants.

Employers may insure liability with private companies; Ministry may require any employer or class of employers to insure.

Contact—Leif Haanes-Olsen—202-282-7284

Old Age, Disability, Death

First and current law: 1973 (implemented 1976).
 Type of program: Provident fund system.
 Exchange rate: U.S.\$1.00 equals 2.57 Solomon Island dollars (SI\$).

Coverage

All employed workers aged 14 and older earning at least SI\$20 a month or working 6 or more days a month.
 Unemployed and self-employed aged 16-35 may contribute voluntarily.
 Special system for public employees.

Source of Funds

Insured person: 5% of wages.
 Employer: 7.5% of payroll.
 Government: None.
 For death benefit, SI\$5 deducted annually from insured's provident fund account.

Qualifying Conditions

Old-age benefit: Age 40 if permanently retired from covered employment; at any age if emigrating permanently. Age 50, regardless of employment. Unemployed may withdraw funds after 3 months of continuous unemployment.
 Disability grant: Permanent physical or mental incapacity to work.
 Survivor grant: Death of insured before retirement.

Old-Age Benefits

Old-age benefit: Lump sum equal to total employee and employer contributions, plus accumulated interest.

Permanent Disability Benefits

Disability benefit: Lump sum equal to total employee and employer contributions, plus accumulated interest.

Survivor Benefits

Survivor benefit: Lump sum equal to total employee and employer contributions, plus accumulated interest. Payable to deceased's nominee.
 Death benefit: Lump sum of SI\$2,500.

Administrative Organization

National Provident Fund Board, an independent 5-member board, administration of program.

Source of Funds

Insured person: None.
 Employer: Whole cost.
 Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 50%-100% of earnings, according to monthly wage. Maximum, SI\$160 a month.
 Payable from first day if incapacity lasts more than 3 days, until recovery, certification of permanent disability, or death.

Permanent Disability Benefits

Permanent disability benefit: Lump sum of 48 months' earnings. Maximum SI\$9,000.
 Partial disability: Lump sum proportionate to degree of incapacity, based on 48 months' earnings.

Workers' Medical Benefits

Medical benefits: Medical care, medicines, and appliances.

Survivor Benefits

Survivor benefit: Lump sum of 36 months' earnings, less any permanent disability benefits paid to deceased. Maximum, SI\$9,000. Apportionment of survivor benefit among survivors determined by courts.
 Funeral grant: If no dependent, reasonable burial expenses. Maximum: SI\$30.

Administrative Organization

Labor Division, administration of program.

Unemployment

(1981 Employment Act requires employer to pay dismissal indemnity of 2 weeks' wages for each year of employment.)

Contact—Concepción McNeace—202-282-7270

Work Injury

First and current law: 1952.
 Type of program: Employer liability/compulsory insurance with private carrier.

Coverage

Employed persons, including public employees, earning SI\$4,000 a year or less.
 Exclusion: Casual workers.

SOMALIA

Old Age, Disability, Death

Type of program: Special system for public employees only.
Exchange rate: U.S. \$1.00 equals 3,138 shillings.

Sickness and Maternity

Medical care available in government dispensaries and hospitals. Also, 1972 labor code requires employers to pay 50% of earnings for up to 14 weeks of maternity leave to employees with at least 6 months of employment.

Work Injury

First law: 1935.
Current law: 1972.
Type of program: Social insurance system.

Coverage

Employed persons, including agricultural workers and technical students.

Source of Funds

Insured person: None.
Employer: Whole cost through contributions that vary according to risk. Average rates are 5% to 7% of payroll.
Government: None.
Maximum earnings for benefit purposes: 5,000 shillings a year.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 60% of earnings for first 90 days and 75% thereafter. Payable after 2-day waiting period, during which employer pays 33-1/3% of wages, until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability benefit: Percentage of average earnings corresponding to degree of disability, according to schedule in law, if disability exceeds 13%.
Constant-attendance supplement: Amount varies with degree of disability as specified in law.

Workers' Medical Benefits

Medical benefits: Necessary medical treatment, hospitalization, drugs, appliances, and transportation.

Survivor Benefits

Survivor pension: 32% of insured person's earnings; payable to widow or dependent aged or disabled widower.
Orphans: 16% of insured person's earnings for each orphan under age 18 (21 if student or disabled); 32% if full orphan.
Parent (if no other survivors): 16% of insured person's earnings payable to each parent.

Maximum survivor pension: 100% of insured person's earnings.
Funeral grant: Lump sum of up to 800 shillings, according to degree of dependence on deceased.

Administrative Organization

Ministry of Health, Veterinary Services, and Labor, general supervision.
Somali Social Security Agency, administration of contributions and benefits.
Fund operates its own clinic in capital and some medical facilities elsewhere.

Contact— G. Ricardo Campbell—202-282-7173

**PLEASE NOTE:
THIS INFORMATION IS MORE THAN 6 YEARS OLD.**

Old Age, Disability, Death

First laws: 1928 (old age), 1936 (blindness), and 1946 (disability).

Current laws: 1967 and 1968.

Type of program: Social assistance system.

Exchange rate: U.S.\$1.00 equals 2.505 rand.

Coverage

Residents of limited means.

Different provisions apply for different races.

Special system for public employees.

Source of Funds

Insured person: None.

Employer: None.

Government: Entire cost.

Qualifying Conditions

Old-age pension: Age 65 (men) or 60 (women) and resident at time of claim. Citizen or, if alien, resident during 5 years immediately preceding claim.

Disability pension: Permanent incapacity for adequate self-support, or blindness. Payable at age 16 (19 for blindness). Residency requirements: See old-age pension.

Survivor pension: Maintenance of orphaned child. Current residence. Pension reduced by excess of total means, including pension, over specified limits varying with number of children.

Old-Age Benefits

Old-age pension (after means test): Up to 304 rand a month for Whites, 263 rand for Colored and Asians, and 225 rand for Blacks, according to means and circumstances. Aged couple may receive up to double the above amounts.

Increment for deferral of pension: Maximum pension increased by up to 132 rand a year for Whites, 66 rand for Colored and Asians, or 33 rand for Blacks.

Constant-attendance allowance: 10 rand a month (Whites), 5 rand (Colored and Asians), and 4 rand (Blacks). Payable at age 85.

All pensioners entitled to free medical care, including hospitalization and medication, at provincial hospitals.

Permanent Disability Benefits

Disability pension (after means test): Up to 304 rand a month for Whites, 263 rand for Colored and Asians, and 225 rand for Blacks, according to means and circumstances.

Constant-attendance allowance: Up to 10 rand a month (Whites), 5 rand (Colored and Asians), or 4 rand (Blacks).

All pensioners entitled to free medical treatment, including hospitalization and medication, at provincial hospitals.

Survivor Benefits

Survivor pension (after means test): For surviving or deserted spouse caring for dependent children up to 304 rand a month for Whites, 263 rand for Colored and Asians, and 225 rand for Blacks.

Orphans: For whites, up to 22.50 rand a month for each of first 3 children and 20.50 rand for each additional child under age 18; For Colored and Asians, up to 9.40 rand a month for each of first 2

children and 8.40 rand for 3rd and 4th child; For Blacks, 4.90 and 4.65 rand, respectively.

Administrative Organization

Administration of pensions by Department of Social Welfare and Pensions (Whites), Department of Colored Affairs (Colored), Department of Indian Affairs (Asians), and Department of Plural Relations and Development (Blacks).

District branch offices of Departments and local magistrates, local administration.

Sickness and Maternity

Cash sickness and maternity: Benefits payable under unemployment insurance to qualified insured workers.

Coverage

Sickness and maternity benefits: Same as unemployment below.

Medical benefits: Old-age and disability pensioners.

Source of Funds

Cash sickness and maternity benefits: Financed from unemployment contributions below.

Medical benefits: Financed from pension contributions above.

Qualifying Conditions

Cash sickness benefits: 13 weeks' contribution during 52 weeks preceding illness, unemployed or drawing no more than 1/3 regular wage.

Cash maternity benefits: 18 weeks' contribution during 52 weeks preceding confinement, unemployed or earning no more than 1/3 regular wage.

Sickness and Maternity Benefits

Sickness benefit: 45% of weekly earnings. Payable for 26 weeks after 2-week waiting period. Retroactive payment possible for protracted illness.

Maternity benefit: 45% of weekly earnings, payable up to 18 weeks preceding confinement and 8 weeks following birth.

Workers' Medical Benefits

Medical benefits: Same as old-age and disability pensions above.

Work Injury

First law: 1914.

Current law: 1941 (as amended through 1987).

Type of program: Compulsory insurance with public carrier.

Coverage

Employees earning 36,000 rand a year or less.

Exclusions: Domestic servants and casual workers.

Source of Funds

Insured person: None.

Employer: Whole cost, through insurance premiums varying with risk.

SOUTH AFRICA

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: Total disability, 75% of earnings up to 2,000 rand a month.

Partial disability: Proportion of earnings as determined by Commissioner, payable up to 12 months.

Permanent Disability Benefits

Permanent disability pension: Pension equal to 75% of earnings up to 2,000 rand a month if totally disabled.

Partial disability: Percent of full benefit proportionate to degree of disability. For 30% or less disability, lump sum of up to 15 times earnings, maximum of 13,440 rand.

Workers' Medical Benefits

Medical benefits: Medical, surgical, and hospital care, and appliances. Provided for maximum of 2 years (may be extended in special cases).

Survivor Benefits

Survivor pension: 40% of pension of deceased, based on permanent total disability pension, plus lump-sum payment of 840 rand or 2 months' earnings, whichever is less, payable to widow or to disabled widower.

Orphans: 20% of pension of deceased, based on permanent total disability pension, for each orphan under age 18 (no limit if disabled).

Maximum survivor pension: 100% of pension of deceased.

Funeral grant: Up to 900 rand at the Commissioner's discretion.

Administrative Organization

Department of Labor, general supervision.

Workmen's Compensation Commissioner, administration of program, including decision of claims and management of funds from which benefits paid.

Department of Plural Relations and Development assists Black workmen.

Employers must normally insure liability with public Accident Fund, but in certain instances may insure with employer mutual associations licensed by the Minister of Labor.

Unemployment

First law: 1937.

Current law: 1966 (as amended through 1982).

Type of program: Compulsory insurance system.

Coverage

Employees earning 35,000 rand a year or less.

Exclusions: Agricultural employees, domestic servants; railroad employees; homeworkers; casual, temporary, and family labor; Black workers earning less than 546 rand a year; and public employees.

Source of Funds

Insured person: 0.9% of earnings.

Employer: 0.9% of insured's earnings, including payment in kind.

Government: 25% of contributions paid by insured persons and employers. Limit: 7 million rand per year.

Unemployment contributions also finance the sickness and maternity program.

Qualifying Conditions

Unemployment benefits: 13 weeks of contribution during last 52 weeks.

Capable of and available for work. Registration and required reporting at public employment exchange, unless unemployment due to illness or pregnancy.

Unemployment not due to voluntary leaving, discharge for misconduct, participation in strike, or refusal of suitable work and training (disqualification for up to 13 weeks).

Survivor benefit: Deceased had contributed 13 weeks during 5 years immediately preceding death.

Unemployment Benefits

Unemployment benefit: 45% of weekly earnings.

Payable after 7-day waiting period for up to 26 weeks in any 52 weeks but no longer than 1/6 of weeks of contribution. Some administrative discretion authorized, in cases of prolonged unemployment, regarding amount and duration of benefit.

Administrative Organization

Department of Labor, general supervision.

Unemployment Insurance Fund, administration of program; managed through bipartite board, local unemployment benefit committees, and claims officers.

Family Allowances

First law: 1947.

Current law: 1960.

Type of program: Employment-related system (with means test).

Coverage

Resident employees of low income with 3 or more children.

Exclusions: Asian, Colored, and Black employees.

Source of Funds

Insured person: None.

Employer: None.

Government: Whole cost.

Qualifying Conditions

Family allowances: Child must be under age 16 (18 if student).

Father must be currently employed.

Family Allowance Benefits

Family allowances (after income test): Up to 111 rand a month for first 3 children combined, plus 37 rand for each additional child; supplement of 8 rand if child in school.

Administrative Organization

Department of Social Welfare and Pensions, administration of allowances.

District branch offices of Departments and local magistrates, local administration.

Contact—Joseph Simanis—202-282-7265

Old Age, Disability, Death

First law: 1919.

Current law: 1974.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 93.9 pesetas.

Note: The term "benefit base," used for the purpose of establishing benefit levels, refers to 96/112 of the recipient's average covered earnings during the 96 months preceding the receipt of benefits.

Coverage

Employees in industry and services (classified according to 11 occupational classes).

Special systems for agricultural workers and small farmers, domestic servants, self-employed, seamen, miners, certain professions, members of co-operatives and public employees.

Source of Funds

Insured person: 4.8% of covered earnings based on wage classes that vary according to 11 occupational classes.

Employer: 24% of earnings according to 11 occupational classes.

Government: Annual subsidy.

Maximum earnings for contribution and benefit purposes:

62,130 to 306,120 pesetas a month; separate ceiling for each occupational class.

Employer's exemption from 75% of contributions that would otherwise be paid on wages to young workers in job training programs.

Qualifying Conditions

Old-age pension: Age 65 (lower for difficult, dangerous, or unhealthy work); age 64 if employer replaces retiree with youth seeking first employment; 15 years of contribution, including 2 years of contribution in last 8 years.

Retirement from employment necessary.

Reduced pension at age 60.

Payable abroad if reciprocity exists.

Early retirement at age 60. Benefit reduced 8% for each year under age 65.

Disability pension (not based on work accident or occupational disease): Loss of normal earning capacity. If under age 26, contributed for 1/2 the time between age 16 and date of disability; over age 26, contributed for 1/4 the time from age 20 to date of disability, with at least 5 years of contribution.

Survivor pension: Deceased had 500 days of contribution in last 5 years or was pensioner at death.

Old-Age Benefits

Old-age pension: 60% of benefit base plus 2% per year of contribution over 15 years, up to maximum of 100%. Minimum pension: 36,140 pesetas a month (42,525 pesetas with spouse).

Reduced pension if under age 65.

Minimum: 42,630 pesetas a month (50,160 pesetas with spouse).

Reduced pension if under age 65: 37,200 pesetas (43,890 pesetas with spouse).

Schedule of payments: 14 payments a year.

Adjustment: Periodic adjustment of pensions for wage, price, and other economic changes.

Permanent Disability Benefits

Disability pension: For permanent total disability for all work, 100% of benefit base up to maximum earnings for contribution purposes. Minimum: 54,210 pesetas a month (63,790 pesetas with dependent spouse).

Constant-attendance supplement: 50% of pension. Minimum benefit 63,945 pesetas a month, 75,240 pesetas with spouse.

Schedule of payments: 14 monthly payments a year.

For permanent total (occupational) disability (reduction of 100% of capacity to work in own trade or profession), 55% of benefit base, plus 20% if over age 55. Minimum (over age 65): 42,630 pesetas a month; 50,160 pesetas if with spouse.

For permanent partial disability (33% reduction of capacity to work in own trade or profession), lump sum equal to 24 monthly payments of 75% of benefit base.

Schedule of payments: 14 payments a year.

Adjustment: Periodic adjustment of pensions for wage, price, and other economic changes.

Survivor Benefits

Survivor pension: 45% of benefit base of deceased, or 45% of pension if retired. Minimum pension: 28,055 pesetas a month if under age 60; 33,300 pesetas if age 60-64; 40,800 pesetas if over age 65. Payable to widow, widower, and surviving ex-spouse.

Orphans: 20% of insured's benefit base (minimum, 12,600 pesetas a month) for each orphan under age 18 (no limit if disabled). For a full orphan who is a sole beneficiary a minimum of 40,655 pesetas a month; if there are other children surviving, the pension is increased by 12,600 plus 23,780 divided by number of orphans.

Dependent parents, minor or disabled brothers or sisters, and unmarried daughters or sisters over age 45, under certain circumstances: 20% each of insured's pension. Minimum: 12,600 pesetas a month.

Maximum survivor pensions: 100% of pension of insured.

Funeral grant: 5,000 pesetas.

Administrative Organization

Ministry of Labor and Social Security, general supervision.

General Treasury of Social Security administers the economic resources of the social security system.

National Institute of Social Security administers and pays cash benefits.

National Institute of Social Services administers benefits in kind.

Sickness and Maternity

First laws: 1929 (maternity) and 1942 (sickness).

Current law: 1989.

Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employees in industry and services. Pensioners covered for medical benefits. Special systems--same as for old-age.

Source of Funds

Insured person: See pension contributions above.

Employer: Same.

Government: Same.

Maximum earnings for contribution and benefit purposes: 62,130 to 306,120 pesetas a month (separate ceilings for each occupational class).

Qualifying Conditions

Cash sickness benefits: 180 days of contribution during last 5 years.

Cash maternity benefits: Affiliation of 9 months before childbirth, and 180 days of contribution during last year.

Medical benefits: Currently insured.

Sickness and Maternity Benefits

Sickness benefit: 60% of benefit base payable from 4th to 21st day (employer pays first 3 days), thereafter 75% for up to 12 months (may be extended to 18 months; 72 months if temporary disability).

Maternity benefit: 75% of benefit base, payable for 16 weeks, including 6 weeks after confinement.

Workers' Medical Benefits

Medical benefits: Medical services provided to patients directly through facilities of National Institute of Social Security, or by doctors and hospitals under contract with it.

Includes general and specialist care, hospitalization, medicines, dental care, maternity care, laboratory services, appliances, and transportation. Patient generally pays 40% of cost for medicines outside hospital.

Duration unlimited, except in certain cases.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured (except briefer duration in some cases).

Administrative Organization

Ministry of Labor and Social Security, general supervision. National Institute of Social Security administers and pays cash benefits.

The Ministry of Health, Consumers, and Community Organizations through the National Health Institute operates its own medical centers.

Work Injury

First law: 1900.

Current law: 1974.

Type of program: Social insurance system.

Coverage

Employed persons.

Special systems for some categories.

Source of Funds

Insured person: None.

Employer: 0.9% to 18% of payroll, according to risk. Average rate, 2.2%.

Government: None.

Maximum earnings for contribution and benefit purposes: 306,120 pesetas a month.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 75% of benefit base. Payable from day following injury for up to 12 months, extendable to 18 months, (may be extended to 72 months if treated as provisional disability).

Permanent Disability Benefits

Permanent disability pension: Same as for ordinary disability. Minimum pensions same as for general disability program.

Workers' Medical Benefits

Medical benefits: All necessary care, medicine, appliances, and rehabilitation. No limit on duration. Constant-attendance supplement: See disability pension above.

Survivor Benefits

Survivor pension: Same as survivor pension above. Orphans: Same as ordinary orphans' benefits above. Dependent parents and other relatives: Same as under pensions above. Lump-sum benefits provided for needy dependent parents not entitled to pension. Minimum pension same as for general disability program. Funeral grant: 5,000 pesetas, plus a fixed sum based on covered earnings.

Administrative Organization

Ministry of Labor and Social Security, general supervision. National Institute of Social Security, Treasurer General of Social Security, payment of claims.

Unemployment

First law: 1919.

Current law: 1984.

Type of program: Compulsory insurance system.

Coverage

Employees in industry and services, railway employees, miners, and seamen. Also covers some other small categories, such as paroled prisoners. Exclusion: Short-term and casual employees. Special systems for agricultural workers and members of cooperatives.

Source of Funds

Insured person: 1.1% of covered earnings, according to 11 occupational classes.

Employer: 5.2% of payroll, based on wage classes that vary according to 11 occupational classes.

Government: Variable subsidies.

Maximum earnings for contribution and benefit purposes: 62,130 to 306,120 pesetas a month (separate ceilings for each occupational class).

Qualifying Conditions

Unemployment benefits: 6 months of contribution during last 4 years.

Duration of benefit varies with months of contribution. Maximum 24 months with 48 months contribution.

Registration at employment office.

Unemployment not due to refusal of suitable offer or training.

Unemployment Benefits

Unemployment benefit: 80% of average covered earnings during last 6 contribution months for up to 180 days; 70%, 7th through 12th month; 60%, payable 13th through 24th month.

Maximum: 220% of minimum professional wage for worker with 2 children (195% with one child; 170% if single). Minimum: minimum wage.

Partial unemployment: Part of basic benefit proportional to work reduction.

Unemployment assistance for workers exhausting benefits or not covered: 75% of minimum wage for up to 18 months.

Administrative Organization

Ministry of Labor and Social Security, general supervision.

National Employment Institute, administration of program.

Family Allowance Benefits

Child under age 18: 36,000 pesetas a year; 72,000 pesetas a year if at least 33% disabled. Child over age 18: 312,000 pesetas per year if at least 65% disabled; 468,000 pesetas per year for 75% disability.

Administrative Organization

Ministry of Labor and Social Security, general supervision.

National Institute of Social Security, Treasurer General of Social Security, payment of claims.

Contact—Peter Puidak—202-282-7294.

Family Allowances

First law: 1938.

Current law: 1990.

Type of program: Employment-related program.

Coverage

Contributory system: All employees, social security pensioners and persons receiving cash sickness benefits.

Noncontributory system: All Spanish citizens and legally resident aliens not entitled to social security benefits.

Non-cash benefit: All white and blue collar employees in both the public and private sector.

Source of Funds

Insured: See old-age contributions above.

Employer: Same.

Government: Pays for non-contributory pensions from general revenues that are part of the general government support for social security.

Qualifying Conditions

Family allowances: Child must be under age 18 (no limit if at least 65% disabled). No minimum contribution requirement.

Income tested: Family income under 1 million pesetas per year if one child, plus 150,000 pesetas for each additional child. If child is disabled, no income limit.

Old Age, Disability, Death

First and current law: 1958.

Type of program: Provident fund system (lump-sum benefits only).

Exchange rate: U.S.\$1.00 equals 40.2 rupees.

Coverage

Employed persons. Exclusions: Family labor and employees under approved private provident funds. Special pension system for public employees and local government employees.

Source of Funds

Insured person: 8% of earnings (may be increased voluntarily).

Employer: 12% of payroll.

Government: None.

Qualifying Conditions

Old-age grant: Age 55 (men) or 50 (women). Retirement from covered employment. (Payable at any age upon permanent departure from country.)

Disability grant: Permanent and total incapacity for work.

Survivor grant: Death prior to retirement.

Old-Age Benefits

Old-age grant: Lump sum equal to total employee and employer contributions since 1958, plus interest.

Permanent Disability Benefits

Disability grant: Lump sum equal to total employee and employer contributions since 1958, plus interest.

Survivor Benefits

Survivor grant: Lump sum equal to total employee and employer contributions on behalf of deceased since 1958, plus interest. Payable to nominated beneficiary or legal heir.

Administrative Organization

Ministry of Labor, general supervision.

Department of Labor in Ministry, administration of program through its district offices.

Central Bank of Sri Lanka, custody and investment of Employees' Provident Fund into which contributions paid, and payment of grants certified by Commissioner of Labor.

Sickness and Maternity

Medical care available free of charge in government health centers and hospitals. Plantations have their own dispensaries and maternity wards and must provide medical care for own employees.

Sickness and Maternity Benefits

Women employed in the plantation sector and certain wage and salary earners are entitled to 84 days of maternity leave before or after confinement for the first 2 confinements, and 42 days for subsequent confinements.

Women employed in factories get 12 weeks (72 days) paid maternity leave for the first 2 confinements, and 6 weeks (36 days) paid leave

for subsequent confinements. Employed women covered under Shop and Office Act get 84 days paid maternity leave for the first 2 confinements and 42 days paid leave for subsequent confinements.

Administrative Organization

Department of Labor.

Work Injury

First law: 1934.

Current law: 1990.

Type of program: Employer liability/voluntary insurance with Insurance Corporation of Sri Lanka, National Insurance Corporation, and other insurance companies.

Coverage

All contract workers.

Exclusions: Members of police and armed forces.

Source of Funds

Insured person: None.

Employer: Whole cost, through direct provision of benefits or insurance premiums. Premiums range from 1% to 7.5% of payroll, according to risk.

Government: Cost of medical care.

Qualifying Conditions

Work-injury benefits: Minimum qualifying period of 3 days in case of temporary disability.

Temporary Disability Benefits

Temporary disability benefit: 50% of wages after 3-day waiting period, for up to 5 years. Maximum benefit: 2,500 rupees per month.

Permanent Disability Benefits

Permanent disability grant: Minimum: 21,168 rupees.

Maximum: 250,000 rupees.

Partial disability: Lump sum ranging from 30% to 100% of compensation.

Workers' Medical Benefits

Medical benefits: Provided in government hospitals free of charge.

Survivor Benefits

Survivor grant: Lump sum of about 2 to 5 years' wages of deceased, varying inversely according to wage class, distributed among dependent relatives.

Minimum: 19,404 rupees. Maximum: 250,000 rupees.

Administrative Organization

Ministry of Labor and Vocational Training, general supervision.

Department of Workmens' Compensation, administration of law.

Unemployment

Type of program: Social assistance system (see family allowances).

Family Allowances

First law: 1990.

Program to be implemented in stages.

Source of Funds

Insured person: None.

Employer: None.

Government: Total cost.

Qualifying Conditions

Family earnings below 700 rupees per month.

Family Allowance Benefits

Family allowances: 2,500 rupees per month for 24 months.

Administrative Organization

Ministry of Policy, Planning and Implementation.

Contact—Concepción McNeace—202-282-7270

Old Age, Disability, Death

First and current law: 1974.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 4.45 pounds.

Coverage

Employees of firms and agricultural establishments with 30 or more workers. Applies in 8 main provinces (to be extended gradually).

Exclusions: Domestic servants, homeworkers, family labor, and self-employed.

Special system for public employees.

Source of Funds

Insured person: 5% of weekly wages.

Employer: 9% of weekly wages.

Government: None.

Maximum earnings for contribution and benefit purposes: 100 pounds a month. Minimum: 34 pounds a month.

(Insured may receive credit for previous years of service, thereby increasing pension, by paying an additional lump sum in accordance with schedule in law.)

Qualifying Conditions

Old-age pension: Age 60 (men), 55 (women), or earlier in special cases of arduous work. 12 years of contribution. Lump sum payable at any age if emigrating permanently. Retirement unnecessary. Payable abroad with reciprocal agreement. Reduced pensions payable at age 45 with 12 years of contribution.

Disability pension: Permanent total incapacity; 10 years of contribution.

Survivor pension: Insured had 5 years of contribution or was pensioner at death.

Old-Age Benefits

Old-age pension: 1.67% of final monthly earnings, according to wage class, times years of contribution. Maximum, 66-2/3% of earnings. Minimum, 25% of highest monthly earnings or 10 pounds, whichever is higher. Pensioner can substitute part of pension to a lump-sum benefit, according to schedule in law.

Old-age settlement: Refund of all employer and employee contributions, plus any benefit accrued prior to 1974, payable as lump sum to worker at retirement age if not eligible for pension. Reduced pension: 20% reduction if age 45-49, 15% if 50-54, and 10% if 55-59.

Permanent Disability Benefits

Disability pension: 1.67% of final monthly earnings, according to wage class, times years of contribution.

Maximum pension: 66-2/3% of earnings.

Minimum pension: 40% of highest monthly earnings or 13.6 pounds, whichever is higher.

Disability settlement: Refund of all employer and employee contributions, plus any benefit accrued prior to 1974, payable as lump sum to worker not eligible for pension at onset of total incapacity.

Survivor Benefits

Survivor pension: 40% of insured's final monthly earnings, according to wage class, or 100% of old-age pension, whichever is higher. Minimum: 13.6 pounds per month. Payable to widow or dependent widower. If more than one widow, divided equally.

Orphans: 50% of insured's old-age pension divided equally among children under age 16 (26 if student, no limit if disabled or unmarried daughter). 100% of pension if full orphan. Lump sum equal to 42 months' pension, or 42 months' earnings if insured not pensioner at death. Payable to dependent parents, brothers, and sisters if no widow or orphan survives.

Survivor settlement (lump sum) payable if deceased ineligible for pension.

Administrative Organization

Minister of Internal Affairs, general supervision.

Social Insurance Institution, administration of program; managed by tripartite governing board and director.

Sickness and Maternity

Labor code requires employer to pay 100% of wages for first 2 months of illness; 50% for the following 2 months; and 25% for an additional 2 months or until full recovery or certification of permanent disability. Labor Code also requires employer to provide 8 weeks paid maternity leave (4 weeks before and 4 weeks after confinement). Medical care also available free to population in government dispensaries and hospitals.

Work Injury

Current law: 1981.

Type of program: Compulsory insurance with private carrier.

Coverage

Employed persons.

Exclusions: Casual workers, family labor, members of the Armed Forces, police, and prison workers.

Source of Funds

Insured person: None.

Employer: Whole cost, through insurance premiums varying according to risk.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings for first 6 months; 50% of earnings for following 6 months; 33-1/3% of earnings thereafter, until full recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: Sum equal to current wage of insured for 1,260 days, if totally disabled.

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Partial disability: Percent of full benefit proportionate to loss of working capacity, when disability is 40% or more.

Workers' Medical Benefits

Medical benefits: Medical treatment and transportation.

Survivor Benefits

Survivor pension: Sum equal to current wage of insured for 900 days. Payable to widow, dependent widower, orphans (under 18 or disabled), and other close relatives.

Administrative Organization

Minister of Internal Affairs, general supervision.

Social Insurance Institution, administration of program.

Medical care provided by public health services, transportation by employer.

Employers must insure liability with private insurance companies.

Contact—Concepción McNeace—202-282-7270

Old Age, Disability, Death

First and current law: 1974.
Type of program: Provident fund system.
Exchange rate: U.S. \$1.00 equals 2.51 emalangeni.

Coverage

Employed persons.
Exclusions: Casual employees, domestic servants, and aliens.
Special system for public employees.

Source of Funds

Insured person: 5% of earnings.
Employer: 5% of payroll.
Government: None.
Maximum earnings for contribution and benefit purposes: 200 emalangeni a month.

Qualifying Conditions

Old-age benefit: Age 50, or age 45 and retired from regular salaried employment; also payable to employee emigrating permanently.
Disability benefit: Permanent total incapacity for any work; or permanent partial incapacity and inability to earn reasonable livelihood.
Survivor benefit: Death of employee prior to retirement.
Provision for reciprocal agreements with other countries operating a provident fund.

Old-Age Benefits

Old-age benefit: Total employer and employee contributions, plus at least 3% interest per year. May be paid as a lump sum or in installments; convertible to annuity at employee's option.

Permanent Disability Benefits

Disability benefit: Total employer and employee contributions plus at least 3% interest per year. May be paid as a lump sum or in installments; convertible to annuity at employee's option.
Survivor benefit: Total employer and employee contributions, plus at least 3% interest per year. Payable to widow, other dependents, or persons designated by employee.

Administrative Organization

Ministry for Labor and Public Service, general supervision.
National Provident Fund, administration of program; managed by tripartite board and director.

Source of Funds

Insured person: None.
Employer: Whole cost, through insurance premiums.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 75% of earnings. (Sometimes paid as lump sum calculated according to expected duration.) Payable after 3-day waiting period until recovery or certification of permanent disability, up to maximum of 24 months.

Permanent Disability Benefits

Permanent disability benefit: Lump sum of 54 months' earnings, if totally disabled. Maximum, 27,000 emalangeni. Minimum, 4,050 emalangeni.
Partial disability: Percent of full benefit proportionate to loss of working capacity.
Constant-attendance allowance: 25% of permanent disability benefit.

Workers' Medical Benefits

Medical benefits: Medical treatment expenses up to 9,619 emalangeni; also, expenses for appliances, up to 1,500 emalangeni; and transportation costs up to 250 emalangeni.

Survivor Benefits

Survivor benefit: Lump sum of 48 months earnings, less any permanent disability benefits paid to deceased. Minimum, 3,600 emalangeni; maximum, 24,000 emalangeni. Payable to dependent survivors or, if none, reduced amount to survivors partially dependent on deceased.
Funeral grant: Lump sum covering cost of funeral; maximum, 300 emalangeni.

Administrative Organization

Department of Labor, enforcement of law.
Employers must insure liability with private insurance company.

Contact—Barbara Kritzer—202-282-7293

Work Injury

First law: 1963.
Current law: 1983.
Type of program: Compulsory insurance with private carrier.

Coverage

Employed persons.
Exclusions: Domestic servants, shepherds, family labor, and casual workers.

Old-Age, Disability, Death

First law: 1913.

Current laws: 1962, 1976 (partial pension), and 1988 (survivor pension--effective January 1, 1990).

Type of program: Dual universal and social insurance systems.

Exchange rate: U.S.\$1.00 equals 5.55 kronor.

Coverage

Universal pension: All resident citizens, and aliens who have fulfilled stipulated periods of residence.

Earnings-related pension: All employees and self-employed persons earning over "base amount." The "base amount" is established each year by the Government on the basis of the consumer price index.

January 1991 base amount: 32,200 kronor.

Special system for public employees.

Source of Funds

Insured person: Universal pension--employees do not contribute; self-employed, 7.45% of assessable income. Earnings-related and partial pensions--employees do not contribute; contribution of self-employed equal to employer contribution.

Employer: Universal pension--7.45% of payroll. Earnings-related pension--13.0% of payroll. Partial pension--0.5% of payroll.

Government: Universal pension--about 25% of cost. Earnings-related pension--no contribution. Partial pension--no contribution.

Qualifying Conditions

Old-age pension: Both pensions--age 65 (60-64 with 0.5% reduction per month, or full pension if unable to cope with job or if unemployed with no prospect of job). Universal pension--no contribution condition or income test but must be Swedish citizen resident in Sweden or alien who has fulfilled stipulated periods of residence. Payable abroad to Swedish citizen entitled to earnings-related benefits. Earnings-related pension--3 years' coverage. Retirement unnecessary for either pension. Partial pension(age 60-64)--reduced work schedule, employed at least 5 of 12 months before entitlement, and 10 years' earnings-related coverage after age 45.

Disability pension: Both universal and earnings-related pensions--5/6 loss of working capacity, or 1/2 loss for reduced pension. See old-age pension above for additional requirements.

Survivor pension: Universal pension--widow, widower, and orphan of specified age; residence and citizenship as under old-age pension. Earnings-related pension--deceased was pensioner or had 3 years' coverage.

Please note: Transitional rules apply in the survivor pension program introduced January 1, 1990.

Old-Age Benefits

Universal old-age pension: 96% of current base amount, or 157% for aged couple (2,576 or 4,212 kronor a month in January 1991). Increment of 0.7% of pension per month of deferral until age 70. Supplements: 54% of base amount (if ineligible for earnings-related pension); wife's supplement if wife aged 60, married 5 years or more, not receiving basic pension (means-tested); also municipal housing supplement (means-tested).

Earnings-related old-age pension: 60% of the current base amount multiplied by insured's average annual number of "pension points" in 15 years with most points. Number of pension points in a year equals the difference between worker's covered earnings and the year's base amount divided by the base amount. Limit: 6.5 points per year (full pension, 30 years' coverage; for shorter coverage, pension reduced accordingly).

Increment of 0.7% of pension per month of deferral until age 70.

Partial pension: 65% of income loss connected with changeover to part-time work.

Adjustment: Annual automatic adjustment of benefits as the base amount is adjusted.

Permanent Disability Benefits

Universal disability pension: 96% of current base amount, or 157% for couple (2,576 or 4,212 kronor a month in January 1991).

Supplements: 104% of base amount (if ineligible for earnings-related pension); constant-attendance supplement, up to 65% of base amount; wife, aged 60, see old-age pension; municipal housing supplement (means-tested).

Partial disability: 2/3 of pension for 67% to 83% disability, 1/2 for 50% to 66%.

Earnings-related disability pension: Computed same as old-age pension except credit given for years up to age 65 if certain prior coverage requirements are met.

Partial disability: 2/3 of pension for 67% to 83% disability, 1/2 for 50% to 66%.

Adjustment: Annual automatic adjustment of benefits as the base amount is adjusted.

Survivor Benefits

Universal survivor pension (widow and widower): "Adjustment pension" (paid for 1 year), if at least 5 years' marriage or cohabitation, or mutual children under age 12.

Maximum pension, 96% of base amount. Special survivor pension paid if illness/unemployment prevent self-support.

Orphans: 25% of base amount, 50% if full orphan. Paid to age 18 (20 if student).

Adjustment: Annual automatic adjustment of benefits as the base amount is adjusted.

Earnings-related survivor pension (widow and widower): "Adjustment pension" (paid for 1 year), up to 40% of pension of deceased.

Orphans: 30% of pension of deceased (increased by 20 percent per child if more than one).

Total survivor pension not to exceed 100% of pension of deceased. Transition rules applicable to women who on January 1, 1990 were widows aged 60 or over, or aged 45-59 if they became widows before reaching age 65: Universal pension-- 96% of current base amount if widow has child under age 16, or age 50 and married 5 years at husband's death. If age 36-49, no children, and married 5 years or more, full pension reduced by 1/15 for each year under age 50. Earnings-related pension-- Widow received 40% of projected or actual pension of deceased, or 35% if she has children.

Minimum pension: 50% of combination of deceased's and own earnings-related pension.

Administrative Organization

National Social Insurance Board, central administration and supervision.

Administration of program, regional and local social insurance bodies.

Contributions of self-employed paid with income tax; those of employers collected by tax authorities at the source in conjunction with employers' income tax payments.

Earnings-related pension fund managed by 4 tripartite boards for public employment, for private employment by large firms, for private employment by small firms and for self-employment.

Sickness and Maternity

First laws: 1891 (cash benefits) and 1931 (medical benefits).

Current law: 1962.

Type of program: Social insurance system. Cash and medical benefits.

Coverage

Cash benefits: Gainfully occupied persons earning 6,000 kronor a year or more and most housewives and dependent husbands.

Medical benefits: All residents (children under age 16 covered by parents' insurance).

Source of Funds

Insured person: Employee, no contribution; self-employed, same as employer contribution (lower rate if prolonged waiting period is chosen).

Employer: 10.1% of payroll. (Covers about 85% of cost.)

Government: Covers about 15% of cost.

Qualifying Conditions

Cash sickness and medical benefits: No minimum qualifying period. When caring for child, either parent eligible for cash sickness benefit.

Cash maternity benefits (parents' cash benefits): Each parent eligible for benefits if insured at least 240 days before confinement.

Sickness and Maternity Benefits

Sickness benefit: 65% of income first 3 days, 80% 4th through 90th day, and 90% from 91st day (as of March 1, 1991) based on income up to 7.5 times base amount.

Maximum daily benefit, 595 kronor. Benefits taxed for contribution purposes.

Payable from 1st day of incapacity for duration of illness, 7 days a week. (Pensioners with income from work limited to 180 days.)

Parents' cash benefit: Replaces 80% of income loss first 14 days; 90% from 15th day. Benefits payable up to 360 days until child is age 4 (both parents combined).

Benefits taxed for contribution purposes.

Care of children under age 12 (age 16 if chronically ill or disabled): Similar to sickness benefit above, but 80% of income for the first 14 days, thereafter 90%.

Payable for 90 days per child per year (both parents combined).

Adjustment: Annual automatic adjustment of benefits as the base amount is adjusted.

Workers' Medical Benefits

Medical benefits: Doctor's consultation, patient pays 100 kronor per visit (120 kronor for home visit). Free hospitalization in ward of public hospital, except sickness benefit reduced by 1/3 up to maximum reduction of 65 kronor a day; free medicine for some chronic diseases, other medicine costs maximum 75 kronor per purchase; cost of confinement, including care in maternity ward; refund of part of travel costs; dental care (patient pays 60% of cost—25% of cost in excess of 3,000 kronor—with free care for school children); and specified appliances.

Pensioners pay maximum 65 kronor per day for hospital care (limited to 1/3 the amount of pension received). Pensioner drawing disability pension has 365 days of free hospital care, thereafter pays maximum 65 kronor per day.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for family head.

Administrative Organization

National Social Insurance Board, central administration and supervision.

Administration of program, regional and local social insurance bodies. (As of January 1, 1992, responsibility for long-term care will be transferred from the counties to the municipalities, including the transfer of long-term care facilities.)

Contributions of self-employed paid with income tax; those of employers collected by tax authorities at the source in conjunction with employers' income tax payments.

Work Injury

First law: 1901.

Current law: 1976 (benefits during 1st 90 days provided under 1962 social insurance law).

Type of program: Compulsory insurance with public carrier.

Coverage

All employed and self-employed residents.

Covered if employed abroad when work is intended to last no longer than a year. Foreigners employed in Sweden by foreign employers covered if work is intended to last more than a year.

Source of Funds

Insured person: Employee, no contribution; self-employed, same as employer contribution.

Employer: 0.9% of payroll.

Government: No contribution (but provides subsidies to sickness insurance).

Maximum earnings for temporary benefit purposes: 7.5 times base amount.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 90% of income up to 7.5 times base amount. (100% of income up to 7.5 times base amount if incapacity lasts more than 90 days.) Payable from 1st day of incapacity until recovery or certification of permanent incapacity (paid by sickness insurance for first 90 days and under work-injury insurance thereafter).

Adjustment: Annual automatic adjustment of benefits as the base amount is adjusted.

Permanent Disability Benefits

Permanent disability pension: If 100% disabled, 100% of income (after first 90 days) up to maximum 7.5 times base amount.

Partial disability: If 1/15 or more disabled, proportionate to degree of disability.

Adjustment: Annual automatic adjustment of benefits as the base amount is adjusted.

Workers' Medical Benefits

Medical benefits: Same as for ordinary sickness (provided by sickness insurance for first 90 days). No fee paid by the patient.

Survivor Benefits

Survivor pension: "Adjustment pension" (paid for a period of 1 year) if at least 5 years' marriage or cohabitation, or mutual children under age 12.

Maximum pension, 96% of base amount.

Special survivor pension paid if illness/unemployment prevent self-support.

Orphans: 20%-40% of disability pension of deceased for orphan under age 18 (20 if invalid).

Adjustment: Annual automatic adjustment of benefits as the base amount is adjusted.

Funeral grant: 30% of base amount at time of death.

Administrative Organization

National Social Insurance Board, central administration and supervision.

Administration of program, regional and local social insurance bodies.

Unemployment

First law: 1934.

Current laws: 1956 (union-related program) and 1973 (labor-market support program).

Type of program: Dual subsidized voluntary insurance and unemployment assistance systems.

Coverage

Union-related program: Employees belonging to approved unemployment funds established voluntarily by trade unions.

Membership in fund usually compulsory for union members, but must also be open to voluntary affiliation of any employee in industry concerned. About 2/3 of all employees now belong to funds.

Ineligible for membership: Employees under age 15 or over age 64, persons unfit for employment, and family labor.

Labor-market support program: Employees and persons seeking employment if over age 16 and ineligible for union-related program.

Source of Funds

Insured person: Union-related program, 1.50-40 kronor a month, according to fund (covers about 23% of cost); labor-market support program, no contribution.

Employer: Union-related program and labor-market support program, 2.16% of payroll.

Government: Union-related program, basic daily subsidy and various grants cover about 46% of cost; covers about 33-1/3% of cost of labor-market support program, .

Qualifying Conditions

Unemployment benefits: Union-related program, membership in fund for 12 months, including 5 months in last 12 months prior to unemployment. Registered at public employment office, capable of work. Unemployment not due to voluntary leaving, misconduct, involvement in labor dispute, or refusal of suitable offer (disqualification usually 4 weeks).

Labor-market support program, liberal income and means tests (based on combined income and resources of insured and spouse).

Unemployment Benefits

Unemployment benefit: Union-related program, 191-543 kronor a day according to fund and wage class of employee.

Benefits taxed for contribution purposes.

Payable after 5-day waiting period up to 300 days a year according to fund, 5 days a week.

Labor-market support program, 191 kronor a day. Payable after 5-day waiting period up to 150 days if under age 55, up to 300 days when age 55-59, and 450 days at age 60-64 (or at age 55 if structural unemployment).

Benefits taxed for contribution purposes.

Administrative Organization

National Labor Market Board, supervision of application of law. Trade-union unemployment funds, administration of program in individual industries and trades throughout country, after approval by Board. Funds managed by governing bodies composed of union officials and a government representative (46 funds in operation).

Local branches of funds, collection of contributions along with union dues, and administration of benefits in close collaboration with local employment offices.

Labor-market support program, administered by county labor boards and local employment offices.

Family Allowances

First and current law: 1947.

Type of program: Universal system.

Coverage

All residents with 1 or more children.

Source of Funds

Insured person: None.

Employer: None.

Government: Whole cost.

Qualifying Conditions

Family allowances: Child must be under age 16 (20 if student, 23 if attending special school for the mentally retarded).

Family Allowance Benefits

Family allowances: 750 kronor a month with 1 child; 1,500 kronor with 2 children; 2,625 kronor with 3 children; 4,125 kronor with 4 children; and 6,000 kronor a month with 5 children. If 6 or more children, 160% of the basic (one-child) allowance per child.

Administrative Organization

National Social Insurance Board, central administration and supervision.

Administration of program, regional and local social insurance bodies.

Contact—Leif Haanes-Olsen—202-282-7284

Old Age, Disability, Death

First laws: 1946 (old-age and survivor pensions, effective 1948); 1959 (disability pensions, effective 1960).

Type of program: Social insurance system. Also mandatory occupational pension system under 1982 law (effective 1985).

Exchange rate: U.S.\$1.00 equals 1.26 francs.

Coverage

All residents. (Voluntary affiliation for Swiss citizens employed abroad by Swiss company.)

Exclusions: Diplomats and alien employees of international organizations, aliens under equivalent foreign system if their inclusion would be an unreasonable burden, and temporarily resident aliens.

Mandatory occupational pensions: Employees whose earnings exceed 19,200 francs annually (21,600 francs in 1992).

The self-employed and Swiss nationals residing abroad may insure on a voluntary basis.

Source of Funds

Insured person: Employee pays 4.2% of earnings for old age and survivors, 0.6% for disability insurance. Self-employed, 7.8% of income for old-age and survivors, 1.2% for disability (if income below 38,400 but more than 6,500 francs a year, rates decrease on sliding scale to 4.2%-0.646%).

Mandatory occupational pension, payment according to age, averaging 7.5% of adjusted salary (gross salary less 19,200 francs).

Employer: 4.2% of payroll for old age and survivors, 0.6% for disability. Mandatory occupational pension, contribution at least equal to employee's contribution.

Government: Annual subsidies to social insurance system covering about 20% of cost for old age (17% from national government, 3% from cantons) and 50% of cost for disability (3/4 from national government, 1/4 from cantons).

No maximum earnings for contribution purposes.

Qualifying Conditions

Old-age pension: Age 65 (men) or 62 (women). For full pension, contributions in all years since 1948 (or from age 21 if later).

Disability pension: Pensions scaled to degree of disability as follows: Full pension if at least 66.6% disabled; 50% of pension if at least 50% disabled; and 25% of pension (50% in hardship cases) if at least 40% disabled.

For full pension, contributions in all years since 1948 (or from age 21 if later).

Survivor pension: For full pension, contributions by deceased in all years since 1948 (or from age 21 if later).

For partial pensions, one year of contributions.

Mandatory occupational pensions payable at age 65 (men) or age 62 (women), or earlier with reduction, and to disabled workers and survivors.

Old-Age Benefits

Old-age pension: 80% of minimum monthly pension plus 1.67% of average annual revalued earnings.

Minimum and maximum pension, 800 and 1,600 francs a month (900 and 1,800 francs a month, respectively, as of 1/1/92).

Couple's pension, 150% of single pension if spouse aged 62 or more.

Partial pension: Percent of full pension related to number of years since 1948 (or age 21 if later) in which contributions were paid.

Dependents' supplements: Spouse aged 55-61, 30% of pension.

Each child under age 18 (25 if student), 40% of pension.

Means-tested allowances for aged citizens.

Adjustment: Benefits adjusted every 2 years based on changes in prices and wages.

Mandatory occupational pension: 7.2% of accumulated funds in personal account, with interest. Child, 20% of pension of insured.

Adjustment: Adjusted for price increases as available funds permit.

Permanent Disability Benefits

Disability pension: Same provisions as for old-age pension.

Couples rate if wife more than 50% disabled. Payment of either full pension, 50% of pension, or 25% of pension, based on degree of disability shown under Qualifying Conditions.

Partial pension: Same as for old-age pension.

Dependents' supplements: Wife, 30% of pension. Each child under age 18 (25 if student), 40% of pension.

Mandatory occupational pension: 7.2% of amount that insured would have accumulated to age 65 (men) or age 62 (women). Full pension if 66.6% disabled; half pension if 45% disabled.

Child's supplement: 20% of pension.

Means-tested allowance payable to disabled citizens.

Adjustment: Pensions adjusted every 2 years based on changes in prices and wages.

Survivor Benefits

Survivor pension: 80% of pension of insured, payable to widow if caring for child, or if age 45 and married at least 5 years when widowed. Minimum and maximum benefits, 640 and 1,280 francs a month, respectively. Other widows, lump sum of 2 to 5 years' pension according to age when widowed.

Orphans: 40% of pension of insured for each orphan under age 18 (25 if student).

Means-tested allowance also payable to survivor citizens.

Mandatory occupational pension: Widow, 60% of full disability pension.

Orphans' pension, 20% of full disability pension.

Adjustment: Benefits reviewed every 2 years based on changes in prices and wages.

Administrative Organization

Federal Department of Interior, general supervision.

Federal Social Insurance Office in Department, national administration of program.

Collection of contributions, recording of contributions, and payment of pensions carried out by decentralized network of cantonal, industrial, and federal equalization funds.

Government central equalization office maintains register of all insured persons and pensioners.

Mandatory occupational pension under general supervision of Federal Social Insurance Office and cantons.

Administration by some 15,000 insurance companies.

Sickness and Maternity

First and current Federal law: 1911 (subsidies and minimum standards, effective progressively 1912 and 1914).

Cantonal laws govern program in each Canton, subject to minimum standards of Federal law.

Type of program: Mixed compulsory and voluntary social insurance systems.

Coverage

Members of approved sickness insurance funds (providing medical benefits mainly). Funds may fix age requirements for membership. Family members must join fund individually to be covered.

Membership in a fund is generally compulsory, especially for residents with income below specified limit (about 23% of all Swiss residents). Elsewhere, membership voluntary (no Canton makes insurance compulsory for cash benefits). About 99% of population belongs to a sickness fund and has medical and pharmaceutical coverage.

Source of Funds

Insured person: Membership fees vary among funds and according to benefits for which insured. Fees cover about 78% of cost, on average. Coinsurance payments cover about 7% of cost.

Employer: None, by law (some collective agreements require employer to share employees' membership fees).

Government: Federal subsidies to all approved funds, based on membership and benefits provided; special subsidies for maternity, tuberculosis, mountain residents, and disabled. Also, some Cantonal and communal (municipal) subsidies.

Qualifying Conditions

Cash sickness benefits: Funds may require 3 months of membership.

Cash maternity benefits: Up to 9 months of membership without interruption of more than 3 months, according to fund.

Sickness and Maternity Benefits

Sickness benefit: Federal minimum, applicable to all funds, 2 francs a day. Higher benefits according to fund and rate for which person is insured.

Payable after waiting period of not over 3 days (or less at local option) for up to 720 days in a period of 900 consecutive days as fixed by individual funds. Payable for 1,800 days in 7 years for tuberculosis.

Maternity benefit: Ordinary sickness benefit, payable for up to 10 weeks, including at least 6 weeks after confinement.

Nursing allowance: 50 francs.

Workers' Medical Benefits

Medical benefits: Service benefits ordinarily provided by doctors, hospitals, and druggists under contract with and often paid directly by sickness funds.

Compulsory benefits for funds providing medical benefits (federal minimum): Treatment by doctor outside or in hospital, maternity care, prescribed medicines and laboratory services, and daily contributions toward cost of hospitalization and hydrotherapy.

Some funds also provide other optional benefits.

Funds may require patients to pay up to 10%, on the average, of medical and pharmaceutical expenses. No cost sharing for hospitalization, maternity, or tuberculosis care. Duration: No time limit, except for hospitalization and tuberculosis. (see above).

Dependents' Medical Benefits

Medical benefits for dependents: Receive same benefits in own right if member of fund. Otherwise, no benefit even if family head insured.

Administrative Organization

Federal Office of Social Insurance, supervision of sickness funds and their compliance with federal standards for purposes of subsidies.

Approved sickness insurance funds, administration of contributions and benefits for members. Funds number about 269, of which about 40% are public funds operated by Cantons or communes (municipalities) and open to all qualified residents; remainder are cooperatives or private associations, either open to all or limited to a particular industry or establishment.

Work Injury

First federal law: 1911 (effective 1918).

Current federal law: 1981 (applied since January 1984).

Type of program: Compulsory insurance with semipublic or private carrier.

Coverage

All employees; optional coverage for self-employed.

If working hours do not exceed 12 a week, insurance covers only work-related injuries (including travel to and from work).

Source of Funds

Insured person: None for work injuries, but whole cost of insurance against nonoccupational accidents.

Employer: Whole cost, at contribution rates varying with risk.

Government: None.

Maximum earnings for contribution and benefit purposes: 97,200 francs a year.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Benefits payable for both occupational accidents and disease, and nonoccupational accidents.

Temporary Disability Benefits

Temporary disability benefit: 80% of earnings. Full benefit payable if work incapacity is over 50%; half benefit if 26%-50%; and no benefit payable if 25% or less. Payable after 3-day waiting period until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: 80% of earnings, if totally disabled. Constant-attendance supplement: 10%-30% of earnings, according to severity of impairment.

Partial disability: Percent of full pension corresponding to degree of incapacity. Lump-sum awards for lasting injury according to schedule in law, payable in addition to pensions above.

Pensions adjusted every 2 years for changes in cost-of-living index.

Workers' Medical Benefits

Medical benefits: Medical, hospital, and pharmaceutical treatment, prostheses and other necessary care, and travel expenses. No limit on duration.

Survivor Benefits

Survivor pension: 40% of earnings of insured. Payable to spouse with dependent children or at least 2/3 disabled, or to widow over age 45.

Orphans: 15% of earnings for each orphan under age 18 (25 if student), or 25% if full orphan.

Other eligible survivors: Surviving divorced spouse, 20% of earnings.

Maximum survivor pensions: 70% of earnings. (If benefits payable to both current and divorced spouse, maximum 90%.)

Funeral grant: Lump sum of up to 1,869 francs.

Adjustment: Pensions adjusted every 2 years for changes in cost-of-living index.

Administrative Organization

Federal Social Insurance Office, general supervision.

Managed by the Swiss National Insurance Fund in case of accidents; private carriers for employers subject to compulsory insurance; public insurance/accident funds; and approved sickness insurance funds.

Unemployment

First federal law: 1924 (subsidies effective 1925).

Current federal law: 1982 (compulsory insurance effective January 1984).

Type of program: Social insurance system.

Coverage

Employed persons.

Exclusions: Self-employed, family farm workers, and old-age pensioners.

Source of Funds

Insured person: 0.2% of earnings.

Employer: 0.2% of payroll.

Government: Federal and cantonal low-interest loans to cover deficits.

Maximum earnings for contribution and benefit purposes: 97,200 francs a year.

Qualifying Conditions

Unemployment benefit: 6-18 months of employment in last 2 years; waived for certain categories.

Registered at communal employment office, and willing and able to accept suitable work.

Unemployment Benefits

Unemployment benefit: 70% of daily earnings (80% if married), payable after 2-day waiting period for up to 85 days with 6 months contribution (170 days with 12 months' contribution, 250 days with 18 months' contribution). Children's supplement if not receiving family allowances. Benefit reduced 5% after 85 days and a further 5% after 170 days (no reduction if aged 55 or over or disabled, or if benefit less than 90 francs).

Partial unemployment benefit: 80% of loss of earnings in case of short-time work for up to 12 months in 2-year period; or, in case of bad weather, without limitation.

Benefits also paid in case of employer insolvency (up to maximum of 3 last months).

Administrative Organization

Federal Office on Industry, Trade, and Labor, approval and supervision of unemployment funds in collaboration with cantonal employment offices.

Federal Social Insurance Office supervises contributions.

Cantonal and communal unemployment funds (public funds) administer program for cantons or communes. In addition, some funds administer programs for certain professional groups.

Family Allowances

First and current Federal law: 1952 (agriculture only).

Cantonal laws: All cantons have laws, enacted during or after 1943.

Type of program: Employment-related system.

Coverage

Federal program: Agricultural employees and small self-employed farmers who have 1 or more children or who are married.

Cantonal programs: Nonagricultural employees with 1 or more children; several cantons also cover some self-employed, including farmers. Employers usually affiliate with family allowance funds; in some cantons, employers may guarantee payment.

Special systems for public employees.

Source of Funds

Insured person: None.

Employer: Agricultural employers, 2% of payroll (Federal program). Nonagricultural employers, 2% to 4% of payroll, according to canton and fund.

Government: Federal and cantonal governments share residual cost for agricultural employees and whole cost for small farmers (2/3 by the federal government, 1/3 by cantonal governments).

Qualifying Conditions

Family allowances: Federal program, child must be under age 16 (20 if unable to work and not receiving a full disability pension, 25 if student); in most cantonal programs, child must be under age 16 (18-20 if disabled, 25 if student).

Family Allowance Benefits

Family allowances: Federal program, 135 francs a month (mountain regions) or 115 francs (elsewhere) for each of first 2 children; for

3rd and each other child, 140 francs a month (mountains) or 120 francs (elsewhere). Also, household allowance of 100 francs for every married employee.

Cantonal programs: Legal minimum, 100 to 210 francs a month for each child according to canton. Funds often pay higher amount than legal minimum. Birth grants (500-1,200 francs a month) and higher education allowances (135-252 francs a month) in some cantons.

Administrative Organization

Federal program: Cantonal old-age and survivors' insurance funds collect contributions and pay allowances.

Cantonal programs: Administered by numerous public and approved private family allowance funds, supervised by cantonal governments. Employers usually pay allowances with wages and settle only surplus or deficit with fund.

Contact—Leif Haanes-Olsen—202-282-7284

Old Age, Disability, Death

First and current law: 1959.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 11.20 pounds.

Coverage

Employees in industry and commerce and agricultural workers.

Exclusions: Domestic servants, temporary and casual employees, and family labor.

Special system for public employees.

Source of Funds

Insured person: 7% of earnings (plus optional 1% of wages toward disability benefit for employees who choose to participate in program providing lump-sum benefits for partial and total disability, or death).

Employer: 14% of payroll.

Government: None.

Qualifying Conditions

Old-age pension: Age 60 with 180 months of contribution, or age 55 with 240 months. Pension reduced by excess of pension plus current earnings over (1) prior earnings or (2) 500 pounds per month, whichever is greater. Payments abroad discretionary with Social Insurance Institute.

Disability pension: Loss of 80% of working capacity. Contributions throughout last 12 months, or for total of 24 months including the last 3 months.

Disability benefit: Disability exceeds 35% for insured who selected additional benefit.

Survivor pension: Deceased met contribution conditions for disability pension or was pensioner at death.

Old-Age Benefits

Old-age pension: 2.2% of average earnings during last 2 years (or 5 successive years in the last 10 if higher), times years of service.

Minimum pension: 110 pounds a month. Maximum, 125 pounds a month, or 75% of earnings if less.

Old-age settlement: 11% to 15% of total covered earnings, if ineligible for pension.

Permanent Disability Benefits

Disability pension: 40% of average earnings during last 2 years, or during period of contribution, if shorter.

Minimum pension: 61 pounds a month.

Temporary disability pension: Minimum, 90 pounds a month, plus 5 pounds for each dependent.

Disability benefit: Lump sum equal to 50% of last year's wages of insured. Additional 50% if totally disabled as a result of employment accident.

Survivor Benefits

Survivor pension: 37-1/2% of disability pension of insured.

Payable to widow at any age or disabled widower.

Orphans: 25% of pension for 1st orphan under age 21 (24 if disabled), or 37-1/2% if full orphan; 12-1/2% for 2nd orphan.

Parents: 12-1/2% of pension each.

Maximum survivor pensions: 75% of disability pension. Minimum, 105 pounds a month for widows, 25 pounds each for other survivors.

Death benefit: Lump sum equal to 100% of last year's wages of insured, payable to survivor. Additional 50% if death caused by employment accident.

Funeral grant: Lump sum of 1 month's earnings; maximum, 100 pounds.

Administrative Organization

Ministry of Social Affairs and Labor, general supervision.

Social Insurance Institute, administration of program through regional and district offices; managed by tripartite council and director-general.

Work Injury

First law: 1943.

Current law: 1959.

Type of program: Social insurance system.

Coverage

Employees in industry, commerce, and agriculture, municipal workers, and public employees.

Exclusion: Domestic servants.

Source of Funds

Insured person: None.

Employer: 1% to 3% of payroll, according to risk.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 80% of earnings during first month; thereafter, 100% of earnings.

Minimum benefit: 75 pounds a month.

Payable from 1st day after injury for up to 12 months.

Permanent Disability Benefits

Permanent disability pension: 75% of the average monthly wage in previous year, if 80% or more disabled.

Minimum pension: 110 pounds a month.

Partial disability: Percent of full pension proportionate to degree of disability if latter 35% to 79%. Lump sum of 1 year's partial pension if disability less than 35%.

Workers' Medical Benefits

Medical benefits: General and specialist care, surgery, hospitalization, drugs, X-rays, appliances, and rehabilitation.

Survivor Benefits

Survivor pension: 75% of last year's wage of insured, divided among eligible survivors.

Minimum pension: 105 pounds a month for widows, 25 pounds each for other survivors.

Pension divided 1/2 for widow and 1/2 for orphans; or if dependent parent, 1/5 to parent, 2/5 to widow, and 2/5 to orphans.

Funeral grant: Lump sum of 1 month's earnings; minimum, 80 pounds.

Administrative Organization

Ministry of Social Affairs and Labor, general supervision.

Social Insurance Institute, administration of contributions and benefits.

Larger employers may provide medical and temporary disability benefits directly to own employees, with reduced contribution rate.

Contact—Leif Haanes-Olsen—202-282-7284

PLEASE NOTE:

THIS INFORMATION IS MORE THAN 4 YEARS OLD.

Old Age, Disability, Death

First law: 1950.

Current law: 1958, as amended 1988.

Type of program: Social insurance system. Lump-sum benefits only.

Exchange rate: U.S.\$1.00 equals 27.17 Taiwan dollars (NT\$).

Coverage

Employees of industrial firms, mines, and plantations with 5 or more workers; wage-earning public employees; public utility employees; fishermen; and some self-employed in service occupations.

Special systems for farmers, salaried public employees, and staffs of private schools.

Voluntary program for employees in firms with fewer than 5 workers, and the self-employed (except some self-employed in service occupations listed above).

Source of Funds

Insured person: 1.4% of earnings (self-employed, 4.2%).

Employer: 5.6% of payroll.

Government: 2.8% of earnings of self-employed, and cost of administration.

Maximum earnings for contribution and benefit purposes: NT\$22,800 a month.

Above contributions also finance cash sickness, maternity, and medical benefits.

Qualifying Conditions

Old-age grant: Age 60 (men) or 55 (women and miners) with 15 or more years of coverage, or any age with 25 or more years of coverage. Retirement from covered employment necessary.

Disability grant: Permanent total or partial incapacity, and payment of contributions at any time in the past.

Survivor grants: Payment of contributions at any time in the past.

Old-Age Benefits

Old-age grant: Lump sum equal to 1 month's average earnings (earnings based on 36-month period before retirement) per year of contribution up to 15 years, plus 2 months' earnings per year of contribution beyond 15 years.

Maximum grant: 45 months' earnings.

Increment of 1 month's earnings for each year of continued work and contribution after age 60. Maximum increment, 5 months' earnings.

Permanent Disability Benefits

Disability grant: Lump sum equal to 40 months' average earnings (earnings based on 6-month period before disability).

Partial disability: Lump sum equal to 1 to 33-1/3 months' earnings, according to degree of incapacity.

Survivor Benefits

Survivor grant: Lump sum equal to 30 months' average earnings (earnings based on 6-month period before death) of insured (20 months' earnings if less than 2 years but more than 1 year of contribution, or 10 months' earnings if less than 1 year of contribution).

Eligible survivors (in order of priority): Spouse and children, parents, dependent grandparents, grandchildren, and brothers and sisters.

Funeral grant: Lump sum equal to 5 months' earnings.

Administrative Organization

Labor Insurance Department of the Council of Labor Affairs, general supervision.

Taiwan Labor Insurance Bureau, administration of program under direction of tripartite Labor Insurance Commission and director-general.

Sickness and Maternity

First law: 1950.

Current law: 1958, as amended 1988.

Type of program: Social insurance system. Limited cash and medical benefits.

Coverage

Employees of industrial firms, mines, and plantations with 5 or more workers; wage-earning public employees; public utility employees; fishermen; and some self-employed in service occupations.

Special systems for farmers, salaried public employees, staffs of private schools, and low-income families.

Source of Funds

Insured person: See pension contribution above.

Employer: Same.

Government: Same.

Qualifying Conditions

Cash sickness benefits: Incapacity due to nonoccupational accident or illness (no minimum qualifying period specified).

Cash maternity benefits: 280 days of contribution before confinement, 181 days of contribution before premature labor, or 84 days of contribution before miscarriage.

Medical benefits: Nonoccupational accident or sickness (excluding various infectious diseases and maternity), 45 days of contribution.

Sickness and Maternity Benefits

Sickness benefit (for nonoccupational accident or illness only): 50% of earnings. Payable after 3-day waiting period for up to 6 months (9 months, if more than 1 year of contribution).

Maternity grant: Lump sum equal to 2 months' earnings for normal and premature labor, or 15 days earnings for miscarriage.

Lump-sum maternity grant equal to 30 days' earnings of husband payable to wife of insured man.

Workers' Medical Benefits

Medical benefits: Free care provided by private and public hospitals under contract with and paid directly by Labor Insurance Bureau. Includes inpatient and outpatient hospital treatment, surgery, and medicines. Maximum duration: No limit.

Dependents' Medical Benefits

Medical benefits for dependents: None.

Administrative Organization

Labor Insurance Department of the Council of Labor Affairs,
general supervision.
Taiwan Labor Insurance Bureau, administration of program.

Contact—Lillian Liu—202-282-7292

Work Injury

First laws: 1929, 1950.
Current law: 1958, as amended 1988.
Type of program: Social insurance system.

Coverage

Employees of industrial firms, mines, and plantations with 5 or more workers; wage-earning public employees; public utility employees; fishermen; and some self-employed in service occupations.
Special systems for salaried public employees and staffs of private schools.

Source of Funds

Insured person: None.
Employer: 0.16% to 3.0% of payroll, according to risk of industry.
Average rate: 0.59%.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 70% of earnings for 1st 12 months; 50% of earnings thereafter.
Payable after 3-day waiting period for up to 24 months.

Permanent Disability Benefits

Permanent disability benefit: Lump sum equal to 60 months' earnings, if totally disabled.
Partial disability: Lump sum equal to 1-1/2 to 50 months' earnings, according to degree of disability.

Workers' Medical Benefits

Medical benefits: Inpatient and outpatient treatment, surgery, and medicines.

Survivor Benefits

Survivor benefit: Lump sum equal to 40 months' earnings of insured.
Eligible survivors (in order of priority): Spouse and children, parents, dependent grandparents, grandchildren, and brothers and sisters.
Funeral grant: Lump sum equal to 5 months' earnings.

Administrative Organization

Labor Insurance Department of the Council of Labor Affairs,
general supervision.
Taiwan Labor Insurance Bureau, administration of contributions and benefits.

Old Age, Disability, Death

First and current law: 1964.

Type of program: Provident fund system (lump-sum benefits only).

Exchange rate: U.S.\$1.00 equals 196 shillings.

Coverage

All employed persons in the private sector. Domestic employees excepted. Special system for public employees.

Source of Funds

Insured person: 10% of wages.

Employer: 10% of payroll.

Government: None.

Qualifying Conditions

Old-age benefit: Age 55, and retirement from regular employment.

Payable at any age if emigrating permanently.

Disability benefit: Permanent incapacity for any work due to physical or mental disability.

Survivor benefit: Death of insured worker before retirement or emigration.

Old-Age Benefits

Old-age benefit: Lump sum equal to total employee and employer contributions, plus accrued interest.

Withdrawal benefit: Total employee and employer contributions, plus accrued interest. Payable to worker under age 55 if unemployed or in noncontributory employment for at least 6 months: 1/3 payable after 6 months, 4/5 after 12 months.

Payable in full to worker retired from employment to live in cooperative village.

Permanent Disability Benefits

Disability benefit: Lump sum equal to total employee and employer contributions, plus accrued interest.

Survivor Benefits

Survivor benefit: Lump sum equal to total employee and employer contributions, plus accrued interest. Payable to surviving relatives or other heirs.

Administrative Organization

Ministry of Labor, Culture, and Social Services, general supervision through Social Security Division.

National Provident Fund, administration of program; managed by a director-general.

Sickness and Maternity

Free medical care available in government clinics and hospitals.

Work Injury

First and current law: 1948, as amended in 1966 and 1983.

Type of program: Compulsory insurance with private carrier.

Coverage

Employed persons.

Source of Funds

Insured person: None.

Employer: Whole cost, through insurance premiums varying according to risk.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 50% of earnings.

Payable after 3-day waiting period for up to 96 months.

Permanent Disability Benefits

Permanent disability benefit: Lump sum of 54 months' earnings, if totally disabled. Maximum, 108,000 shillings.

Constant-attendance supplement: 50% of permanent disability benefit.

Partial disability: Percent of full benefit proportionate to degree of disability, according to schedule.

Workers' Medical Benefits

Medical benefits: Medical, surgical, hospital, and nursing care, and medicines, up to cost of 6,000 shillings. Also expenses for appliances up to 3,000 shillings, and transportation up to 1,750 shillings.

Survivor Benefits

Survivor benefit: Lump sum of 41 months' earnings, less any disability benefits paid. Maximum, 83,000 shillings.

Payable to dependent survivors or, if none, reduced amount to partial dependents.

Funeral grant (if no eligible survivor): Up to 500 shillings.

Administrative Organization

Ministry of Labor, Culture and Social Services, enforcement of law, approval of settlements, and payment of benefits.

Employers must insure liability with private insurance companies.

Unemployment

Labor code requires employer to pay severance indemnity to employee who was in continuous service for a period of 3 months or more.

Contact—Concepción McNeace—202-282-7270

Old Age, Disability, Death

First and current law: 1990.
 Disability and death benefits payable starting in 1991.
 Old Age Benefits payable starting in 1996.
 Type of program: Social insurance system.
 Exchange rate: U.S. \$1.00 equals 25 baht.

Coverage

Employees of firms with 20 or more workers.
 Voluntary coverage for the self-employed.
 Government officials, employees of foreign governments or international organizations, private school teachers, and Thais working abroad are exempt.
 Employees of firms with 10-19 workers covered starting on September 2, 1993.

Source of Funds

Disability and death: Included in contributions to sickness and maternity programs.

Qualifying Conditions

Disability benefits: Same as for cash sickness benefits. Must already have received cash sickness benefits for period of one year.
Death benefits: 30 days' contribution in 6 months prior to death. Death must have resulted from a non-occupational injury or illness (if occupational injury or illness, see Work Injury below).

Permanent Disability Benefits

Disability benefits: 50% of prior wage payable for up to 15 years. Maximum: 250 baht a day.

Survivor Benefits

Survivor Benefits: Funeral grant: 100 times the minimum daily wage (100 baht in 1991) as set by the labor protection law.

Administrative Organization

Ministry of Interior, general supervision.
 Social Insurance Office, administration of program.

Sickness and Maternity

First and current law: 1990.

Coverage

Same as for Old Age, Disability, Death.

Source of Funds

Insured person: 1.5% of earnings.
Employer: 1.5% of payroll.
Government: Annual grant equal to 1.5% of covered earnings. Maximum earnings for contribution purposes: 500 baht per day.

Qualifying Conditions

Cash sickness and medical benefits: 90 days of contribution in 15 months before date of treatment.

Cash maternity and medical benefits: 210 days of contribution in 15 months before treatment. Limited to 2 pregnancies.

Sickness and Maternity Benefits

Sickness benefit: 50% of earnings. Maximum: 250 baht a day. Payable for up to 90 days for each illness, but for not more than 180 days in any calendar year. (For each incidence of chronic disease, payable for not more than a total of 365 days.)
Maternity benefit: 50% of earnings. Maximum: 250 baht a day. Payable for up to 180 days for each confinement. Must be certified unable to work by a physician.

Workers' Medical Benefits

Medical examination and treatment, hospitalization, medicines, ambulance fees, rehabilitation, and other necessary expenses.

Dependents' Medical Benefits

Maternity medical benefits for spouse.

Administrative Organization

Ministry of Interior, general supervision.
 Social Insurance Office, administration of program.

Work Injury

First law: 1956 (labor act, subsequently suspended).
 Current law: 1972.
 Type of program: Compulsory insurance with public carrier.

Coverage

Employees of industrial and commercial firms with 20 or more workers.
 Exclusions: Employees in agriculture, fishing, public and domestic service, railroad, shipping, telecommunications, power generation and distribution, fuel oil production and refining, and private education.

Source of Funds

Insured person: None.
Employer: 0.2% to 4.5% of payroll, according to risk in industry.
Government: Annual subsidy.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 60% of earnings. Minimum, 250 baht a month; maximum, 3,000 baht.
 Payable after 3-day waiting period (paid retroactively if incapacity lasts more than 3 days) for up to 52 weeks.

Permanent Disability Benefits

Permanent disability pension: 60% of average monthly earnings, if totally disabled. Payable for 10 years, or as a lump sum. Minimum: 1,000 baht a month. Maximum, 6,000 baht.
Partial disability: 60% of average monthly earnings. Payable for 3-10 years according to degree of incapacity, or as a lump sum.

THAILAND

Workers' Medical Benefits

Medical benefits: Necessary medical, surgical, and hospital services. Maximum limit on cost, 30,000 baht.

Survivor Benefits

Survivor pension: 60% of average monthly earnings, according to number and type of survivors. Payable for up to 5 years or as a lump sum. Minimum, 250 baht a month. Maximum, 3,000 baht.

Eligible survivors: Employee's spouse, parents, and children under age 18 (no age limit if student or disabled). Each survivor receives an equal amount.

Funeral grant: Lump sum of 3 months' average earnings. Minimum 5,000 baht; maximum, 10,000 baht.

Administrative Organization

Ministry of Interior, general supervision.

Department of Labor, administration of program through Workmen's Compensation Fund Office.

Unemployment

(Included under the 1990 Act, but not to be implemented until 1996.)

Contact—Leif Haanes-Olsen—202-282-7284.

Old Age, Disability, Death

First law: 1968.

Current law: 1973.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 250 francs.

Coverage

Employed persons, members of cooperatives, apprentices, and students. Special systems for public employees and staff of state-owned enterprises.

Voluntary insurance available to persons with 6 months of previous social security coverage.

Source of Funds

Insured person: 2.4% of earnings.

Employer: 3.6% of payroll.

Government: None.

Qualifying Conditions

Old-age pension: Age 55 (or 50 if "prematurely aged"). 20 years of paid or credited contributions, and 60 months of contribution during last 10 years. Transitionally, older workers are given special credit for years prior to 1968).

Retirement from employment necessary. Not payable abroad, unless reciprocal agreement.

Disability pension: Loss of 2/3 of earning capacity. 5 years of insurance and 6 months of contribution in last year. (No qualifying period if nonoccupational accident.)

Survivor pension: Deceased met pension requirements or was pensioner at death.

Old-Age Benefits

Old-age pension: 20% of average monthly earnings during last 3 or 5 years (whichever is higher), plus 1.33% of earnings for every 12 months of contribution beyond 180.

Minimum pension: 60% of highest minimum wage; maximum, 80% of earnings.

Old-age settlement: Lump sum equal to 1 month's wages per year of insurance, if age 55, retired, and ineligible for pension.

Adjustment: Pensions adjusted periodically for cost-of-living changes.

Permanent Disability Benefits

Disability pension: 20% of average monthly earnings during last 3 or 5 years (whichever is higher), plus 1.33% of earnings for every 12 months of contribution beyond 180. Years under age 55 at time of claim credited as 6-month periods.

Constant-attendance supplement: 50% of pension.

Minimum pension: 60% of highest minimum wage. Maximum, 80% of earnings.

Adjustment: Pensions adjusted periodically for cost-of-living changes.

Survivor Benefits

Survivor pension: 50% of pension of insured, payable to widow age 40 or disabled or to dependent disabled widower.

Orphans: 25% of pension of insured for each orphan under age 16 (18 if apprentice, 21 if student or disabled); 40% for each full orphan.

Maximum survivor pension: 100% of pension of insured.

Survivor settlement: Lump sum equal to 1 month's basic pension for each 6 months of deceased's insurance, if ineligible for pension.

Adjustment: Pensions adjusted periodically for cost-of-living changes.

Administrative Organization

Ministry of Labor, general supervision.

National Social Security Fund, administration of program; managed by tripartite council and director.

Sickness and Maternity

First law: 1956.

Current law: 1973.

Type of program: Social insurance system. Maternity benefits only.

Coverage

Employed women.

Source of Funds

Insured person: None.

Employer: 2% of payroll.

Government: None.

Qualifying Conditions

Cash maternity benefits: 12 months of insurance before confinement.

Sickness and Maternity Benefits

Sickness benefits: None under insurance. (Labor code requires employers to provide paid sick leave.)

Maternity benefit: 100% of average daily earnings (employer pays half).

Payable for up to 8 weeks before and 6 weeks after confinement (extended up to 3 additional weeks if complications).

Workers' Medical Benefits

Medical benefits: None under insurance. (Labor code requires employers to provide certain medical services.)

Dependents' Medical Benefits

Medical benefits for dependents: See family allowances below.

Administrative Organization

Ministry of Labor, general supervision.

National Social Security Fund, administration of program.

Work Injury

First law: 1964.

Current law: 1973.

Type of program: Social insurance system.

Coverage

Employed persons, members of cooperatives, apprentices, and students.

Source of Funds

Insured person: None.

Employer: 2.5% of payroll.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 66-2/3% of average daily earnings, plus family allowances (see below). Payable from day after injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: 85% of average earnings if total incapacity. For partial incapacity, percent of full pension proportionate to degree of disability.

Lump sum of 3 years' pension paid if disability less than 20%.

Constant-attendance supplement: 50% of pension.

Medical benefits: Medical, dental, and surgical care, hospitalization, medicines, appliances, transportation, and rehabilitation.

Survivor Benefits

Survivor pension: 30% of earnings of insured. Payable to widow or dependent disabled widower.

Orphans: 10% of earnings for each orphan, or 15% for each full orphan under age 16 (18 if apprentice, 21 if student or disabled).

Dependent parents: 10% of earnings each.

Maximum survivor pensions: 100% of permanent total disability pension of insured.

Funeral grant: 30 days' average earnings of insured.

Administrative Organization

Ministry of Labor, general supervision.

National Social Security Fund, administration of contributions and benefits. Employers must insure liability with fund.

Qualifying Conditions

Family allowances: Child must be under age 16 (18 if apprentice, 21 if student or disabled).

Parent must have had 3 consecutive months of employment and be currently working 18 days a month (or be social insurance beneficiary).

Prenatal allowance subject to medical examinations specified in law.

Family Allowance Benefits

Family allowances: 1,250 francs a month for each child through the 6th.

Prenatal allowance: 500 francs a month during pregnancy (paid in 3 installments).

Birth grant: Lump sum of 6,000 francs for each of first 3 births.

Some maternal and child health and welfare services also provided.

Administrative Organization

Ministry of Labor, general supervision.

National Social Security Fund, administration of program.

Employers may pay benefits directly to their employees.

Contact—G. Ricardo Campbell—202-282-7173.

Family Allowances

First law: 1956.

Current law: 1973.

Type of program: Employment-related system.

Coverage

Employees with 1 or more children. Also pensioners caring for dependent children.

Special system for public employees.

Source of Funds

Insured person: None.

Employer: 10% of payroll.

Government: None.

Old Age, Disability, Death

First and current laws: 1939 (social assistance), 1971 (social insurance).

Type of program: Dual social insurance and social assistance systems.

Exchange rate: U.S.\$1.00 equals 4.24 Trinidad dollars (T\$).

Coverage

Social insurance: Employed persons aged 16-64, including agricultural and domestic workers, apprentices, and public employees. Voluntary insurance available for old-age and survivor pensions. Social assistance: Residents of limited means.

Source of Funds

Insured person: About 2.8% of earnings, according to 8 wage classes. Voluntarily insured, 5.6%.

Employer: About 5.6% of payroll, according to 8 wage classes.

Government: Full cost of means-tested pension.

Maximum earnings for contribution purposes: T\$230 a week.

Qualifying Conditions

Old-age pension: Age 60 with 750 weeks of contributions paid or credited (at start of system in 1972, worker credited with 25 weeks of coverage for each year of age over 35; maximum 600 weeks).

Retirement necessary at age 60-65. Payable abroad.

Means-tested pension: Age 65, with 20 years residence and income below T\$4,500 a year. Not payable abroad.

Disability pension: 10 weeks of contribution in preceding 13 weeks before onset of illness, payable after 26 weeks of sickness benefit.

Survivor pension: Deceased was insured or pensioner at time of death.

Old-Age Benefits

Old-age pension: 25% to 75% of average weekly earnings (minimum T\$30 a week), according to 8 wage classes, plus 1% for each 25 weekly contributions over 750 weeks. Means-tested pension: T\$200 a month, plus food subsidy of T\$50 a month.

Old-age grant: 3 times total employer-employee contributions, if ineligible for pension. Minimum grant: T\$200.

Permanent Disability Benefits

Disability pension: Same as old-age pension.

Survivor Benefits

Survivor pension: 50% of pension of insured. Payable if age 55, disabled, or caring for child under age 16 (19 if full-time student; no limit if child disabled). Otherwise payable 1 year only. Payable for life if widow reaches age 50 before child reaches age limits above.

Also payable to disabled widower. Orphans: 20% of pension of insured; 40% if full orphan. Parents: 15% of pension of insured.

Maximum survivor pension: 100% of pension of insured.

Funeral grant: T\$1,000.

Administrative Organization

Ministry of Labor, Employment and Manpower Resources, general supervision of the National Insurance system.

National Insurance Board, administration of program. Managed by tripartite board of 11 members.

Ministry of Social Development and Family Services supervises public assistance and means-tested old-age pensions.

Sickness and Maternity

First and current law: 1971.

Type of program: Dual social insurance and social assistance systems.

Coverage

Social insurance: Employed persons, including agricultural and domestic workers, apprentices, and public employees.

Social assistance: Recipients of means-tested pension.

Source of Funds

Insured person: See pension contribution above.

Employer: Same.

Government: Full cost for recipients of social assistance.

Qualifying Conditions

Cash sickness benefits: 10 weeks of contribution in preceding 13 weeks.

Cash maternity benefits: 10 weeks of contribution in 13 weeks immediately preceding 6 weeks before confinement, or receiving sickness benefits during the 13 weeks referred to above.

Sickness and Maternity Benefits

Sickness benefit: 60% of average earnings, according to 8 wage classes. Payable after 3-day waiting period, up to 52 weeks.

Maternity benefit: 60% of average earnings, according to 8 wage classes, plus a maternity grant of T\$500 for the week of confinement. Payable for a maximum of 13 weeks.

Means-tested assistance available to indigent.

Workers' Medical Benefits

Medical benefits: Medical care available in public hospitals and health offices and centers for recipients of means-tested pension.

Dependents' Medical Benefits

Medical benefits for dependents: Medical care available in public hospitals and health offices and centers for indigent.

Administrative Organization

Ministry of Labor, Employment and Manpower Resources, general supervision of the National Insurance system.

National Insurance Board, administration of program. Managed by tripartite board of 11 members.

Ministry of Social Development and Family Services supervises means-tested assistance.

Work Injury

First laws: 1926 (compulsory private insurance), 1971 (social insurance).

Current laws: 1960 (compulsory private insurance), 1976 (social insurance).

Type of program: Dual social insurance system and compulsory insurance with private carrier.

Coverage

Social insurance: Employed persons, including agricultural and domestic workers, apprentices, and public employees.

Compulsory insurance with private carrier: Employees in industry and commerce, seamen, domestic workers, and public employees.

Exclusions: Salaried employees earning T\$5,000 or more a year, casual workers, family labor, fire, police, and military personnel.

Some employees covered under both systems.

Source of Funds

Insured person: None.

Employer: Whole cost of both programs, through insurance premiums varying with risk.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: Social insurance, 66-2/3% of average earnings, according to 8 wage classes, no waiting period; compulsory private insurance, 33-1/3% of earnings, payable after 3-day waiting period for up to 5 years; claim will be paid retroactively from the first day.

Permanent Disability Benefits

Permanent disability pension: Social insurance, percent of temporary benefit proportionate to degree of disability if at least 20% disabled, lump-sum grant for others; compulsory private insurance, lump sum of 48 months' earnings if totally disabled (less temporary disability benefits paid) or percent of full grant proportionate to degree of disability, according to schedule.

Workers' Medical Benefits

Medical benefits: Social insurance, medical expenses, up to maximum amount of T\$10,000; compulsory private insurance, reasonable cost of medical, surgical, and hospital care, up to limit of T\$500. Also appliances up to same limit.

Survivor Benefits

Survivor pension: Social insurance, 50% of pension of insured for spouse, 20% for child, 40% for full orphan, 15% for dependent parent. Maximum: 100% of pension of insured.

Funeral grant: T\$1,000.

Survivor grant: Compulsory private insurance, lump sum of 36 months' earnings paid to designated survivors. (Any temporary disability benefits received by deceased deducted from grant, not to exceed 50% of lump sum.) Funeral grant: T\$1,000.

Administrative Organization

Ministry of Labor, Employment and Manpower Resources, general supervision of the National Insurance system.

National Insurance Board, administration of program. Managed by tripartite board of 11 members.

Director of Labor, in Ministry, administration of compulsory private insurance program. Employers must insure liability with private insurance company or furnish guarantee bond.

Contact—Peter Puidak—202-282-7294.

Old Age, Disability, Death

First law: 1960.

Current law: 1974.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 0.82 dinar.

Coverage

Employed persons in private sector, fishermen, and agricultural workers, farmers and non-agricultural self-employed persons. Also covers Tunisian workers employed abroad but not insured by host country or under agreement. Exclusions: Domestic servants.

Source of Funds

Insured person: Nonagricultural private sector employees, 1.25% of earnings; agricultural workers, 1.75% of earnings up to agricultural minimum wage or multiple thereof or 2.5% of earnings (according to applicable law); farmers, 5.25% of profits; non-agricultural self-employed, 5.25% of earnings. Migrant workers not insured abroad, 5.25% of earnings.

Employer: For nonagricultural private sector employees, 2.5% of payroll plus 4.25% of contribution paid to fund by general social security program to cover short-term benefits; and for agricultural workers, 3.5% of earnings up to agricultural minimum wage or multiple thereof or 5% of earnings (according to applicable law).

Government: None.

Minimum wage in industry and commerce (SMIG), 0.577 dinars per hour; minimum wage in agriculture (SMAG), 3.546 dinars per day.

Qualifying Conditions

Old-age pension: Full pension at age 60 with 120 months of contribution or at age 50 with 360 months of contribution if unemployed for 6 months for economic reasons, or "prematurely aged" because of lifetime arduous work. Full pension also paid at age 50 with 180 months of contribution to mother of 3 children. Others with 360 months of contribution may receive pension at age 50 with 0.5% reduction for each quarter below age 60. Retirement from insured employment necessary.

Disability pension: Permanent loss of at least 2/3 of earning capacity. 60 months of contribution. No qualifying period if nonoccupational accident; if occupational accident, see Work Injury.

Survivor pension: Insured met pension requirements or was pensioner at death.

Death benefit: Insured had 50 days of employment during last 2 quarters.

Old-Age Benefits

Old-age pension: 40% of average earnings in last 3 or 5 years (whichever is higher), plus 0.5% for every 3 months of contribution beyond 120. Maximum pension: 80% of earnings, not exceeding 6 times the minimum wage. Minimum pension: 2/3 of the minimum wage.

Workers with 60-119 months of contribution: Proportionately reduced pension; minimum pension, 50% of the minimum wage.

Child's supplement: See family allowances below.

Old-age allowance: Lump sum payable to workers if age 60 and less than 60 months of contribution, but ineligible for pension.

Permanent Disability Benefits

Disability pension: 50% of average earnings in last 3 or 5 years (whichever is higher), plus 0.5% for every 3 months of contribution beyond 180. Maximum pension: 80% of earnings, not exceeding 6 times the minimum wage. Minimum pension: 2/3 of the minimum wage.

Constant-attendance supplement: 20% of pension.

Survivor Benefits

Survivor pension: 75% of pension of insured to dependent widow or disabled widower (50% with 1 dependent child; 70% if 2 or more dependent children).

Orphans: 30% of pension of insured payable to each orphan under age 16 (21 if student above primary level; no age limit if disabled).

Maximum survivor pensions: 100% of pension of insured.

Death of family head: Lump sum equal to last year's earnings (up to 6 times the minimum wage) plus 8.3% for each year of contribution. Maximum, 1-1/2 years' earnings, plus increment of 10% per dependent child. Previous amount reduce by 50% in case of pensioners, and further reduced to 40% to 10 of amount if deceased was age 70 to 85. Death of dependent spouse or child, lump sum equal to 10-90 days' sickness benefit of insured.

Administrative Organization

Ministry of Social Affairs, general supervision.

National Pension Fund, administration of program.

Sickness and Maternity

First and current law: 1960.

Type of program: Social insurance system. Cash and medical benefits.

Coverage

Same as for old age, disability, and death, above.

Insured persons and pensioners and their dependents (including aged parents) also qualify for medical benefits.

Exclusions: Domestic servants.

Source of Funds

Insured person: Nonagricultural private sector employees, 5% of earnings; agricultural workers 0.3% of sector minimum wage or 2.5% of earnings (according to applicable law); farmers, 1.2% of profits; nonagricultural self-employed, 5.4% of earnings; and migrant workers not insured abroad or under agreement, 5.4% of earnings.

Employer: 15% of payroll for nonagricultural private sector employees; 0.9% for agricultural workers or 5% of earnings (according to applicable law).

Government: None.

Above contributions also finance family allowances.

Qualifying Conditions

Cash sickness and medical benefits: 50 days of insured employment during last 2 calendar quarters; or 80 days during the last 4 quarters. (No qualifying period if nonoccupational

accident; if occupational accident, see Work Injury.) Long-term sickness (over 180 days) must be certified by the medical commission.

Cash maternity benefits: 80 days of insured employment during last 4 quarters.

Sickness and Maternity Benefits

Sickness benefit: 66-2/3% of average daily earnings (50% after 3 years). Payable after 5-day waiting period (no waiting period for hospitalization and listed long illnesses and accidents).

Maternity benefit: 66-2/3% of earnings, payable for 30 days (may be extended for 15 days).

Workers' Medical Benefits

Medical benefits: Medical services provided directly to social insurance patients by government hospitals and health establishments under contract between National Social Security Fund and Health Department. Ambulatory services provided in clinics operated by Fund. Includes medical care, hospitalization, surgery, specialist care, laboratory services, and medicines. Pensioners and students receive free medical care in government hospitals.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured.

Administrative Organization

Ministry of Social Affairs, general supervision.

National Social Security Fund, administration of contributions.

Work Injury

First law: 1921.

Current law: 1957.

Type of program: Compulsory insurance with private carrier.

Coverage

All salaried employees, including domestic servants.

Voluntary affiliation for self-employed.

Source of Funds

Insured person: None.

Employer: Insurance premiums of 1% to 9% of payroll, according to risk.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 50% of earnings for first 44 days; 66-2/3% thereafter. Payable after 3-day waiting period until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For 100% disability, 100% of average earnings.

Partial disability: Average earnings multiplied by 1/2 the degree of incapacity for portion of disability between 5% and 50%, and by 150% of the degree of incapacity for the portion above 50%. Lump sum if disability between 5% and 15%.

Constant-attendance supplement: 25% of average earnings; minimum, 120 dinars a year.

Workers' Medical Benefits

Medical benefits: Necessary medical and surgical care, hospitalization, medicines, and appliances, up to specified maximum cost.

Survivor Benefits

Survivor pension: 25% of earnings of insured. Payable to widow or widower. Orphans: 15% to 45% of earnings for 1-4 or more orphans under age 16; 20% to 60% for 1-3 or more full orphans. Other eligible survivors (in absence of above): Dependent grandchildren, parents, grandparents.

Maximum survivor pensions: 70% of earnings of insured.

Funeral grant: 50 dinars.

Administrative Organization

Ministry of Social Affairs, general supervision.

Employers required to insure liability with private insurance companies.

Unemployment

First and current law: 1982.

Type of program: Unemployment assistance.

Coverage

All nonagricultural salaried employees covered under National Social Security Fund.

Source of Funds

Government funded.

Qualifying Conditions

Unemployment benefits: 12 quarters of contributions to the National Social Security Fund. Registered at employment office. Capable of work. Unemployment due to involuntary discharge. Worker must have dependents and be without other source of income.

Unemployment Benefits

Unemployment benefit: Up to 3 times the national minimum wage. Payable for 3 months.

Administrative Organization

Ministry of Social Affairs, general supervision.

National Social Security Fund, administration of benefits.

Family Allowances

First law: 1944.

Current laws: 1960 and 1980 (family supplement).

Type of program: Employment-related system.

Coverage

All nonagricultural private sector employees, fishermen of various categories, agricultural workers who are members of cooperatives or work for farmer employing 30 or more workers, students under age 28, and trainees of any age.

Exclusions: Domestic servants.

Source of Funds

Insured person: See sickness insurance contribution above.

Employer: Same.

Government: None.

Qualifying Conditions

Family allowances: Child must be under age 14 (18 if apprentice; 20 if student or daughter replacing mother caring for brothers and sisters; no limit if disabled).

Supplement for family with nonworking spouse: Children must be eligible for family allowances.

Family Allowance Benefits

Family allowances: 18% of earnings of insured for 1st child in family, 16% for 2nd, 14% for 3rd. Maximum earnings for benefit purposes: 122 dinars a quarter.

Some maternal and child health and welfare services also provided.

Supplement for family with nonworking spouse: 9,375 dinars a quarter for 1st child, 18,750 dinars a quarter for 2 children, and 23,475 dinars a quarter for 3 children.

Administrative Organization

Ministry of Social Affairs, general supervision.

National Social Benefits Fund, administration of program through regional offices.

Contact—G. Ricardo Campbell—202-282-7173

Old Age, Disability, Death

First laws: 1949 (old age) and 1957 (disability and survivors).

Current law: 1964.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 2,804 liras.

Coverage

Employees in industry, commerce, and service sector. Coverage is optional for aliens who work for a foreign employer.

Special systems cover public employees, the self-employed, farmers, agricultural workers, and bank, insurance company, and stock exchange employees.

Source of Funds

Insured person: 9% of earnings; self-employed, 20%.

Employer: 11% of payroll (13% in mining).

Government: None.

Maximum earnings for contribution and benefit purposes: 2,252,800 liras a month. Minimum, 352,000 liras a month.

Qualifying Conditions

Old-age pension: Age 60 (men) and 55 (women) with 25 (men) and 20 (women) years of coverage and 5,000 days of paid contributions. Workers covered before January 10, 1986 eligible for retirement at younger ages as low as age 46 (men) and 41 (women) if covered before January 10, 1976. Those covered prior to January 1, 1990 may retire at age 55 (men) and 50 (women) with only 15 years of coverage. Reduced pension possible if only 3,600 days of paid contributions.

Disability pension: Loss of 2/3 of working capacity. 5 years of coverage or 1,800 days of contribution (or annual average of 180 days).

Survivor pension: Deceased met contribution requirements for disability pension or was pensioner at death.

Old-Age Benefits

Old-age pension: 60% of average indexed earnings during last 5 years.

Reduced pension: Full pension reduced by 1% for each year of coverage less than 20 years. Increment of 1% of pension for each year of coverage beyond age 55 (men) or 50 (women), and for each year of coverage beyond 20 years, up to maximum 85% of average earnings. Minimum pension: 536,400 liras a month. Maximum, 1,815,920 liras a month. Refund of contributions: Employee and employer contributions, if ineligible for pension.

Means-tested pension for disabled 65 and over if ineligible for old-age pension.

Adjustment: Pensions adjusted every 6 months according to change in prices and wages.

Permanent Disability Benefits

Disability pension: 70% of average indexed earnings during last 5 years.

Constant-attendance supplement: 10% of earnings.

Minimum pension: 536,400 liras a month.

Adjustment: Pensions adjusted every 6 months according to changes in prices and wages, depending on financial conditions.

Survivor Benefits

Survivor pension: 50% of pension paid or accrued to insured person. Payable to widow of any age. Also payable to dependent disabled widower.

Orphans: 25% of pension of insured (50% if full orphan) for each orphan under age 18 (25 if student in higher education, 20 if in secondary education, no limit if unmarried daughter or disabled). Minimum pension: 536,400 liras a month.

Parents: If other pensions below maximum, parents can receive the difference.

Maximum survivor pensions: 100% of pension of insured.

Refund of contributions: Employee and employer contributions, if ineligible for pension. 50% to widow, or 66-2/3% if no child entitlement; 25% to each child.

Funeral grant: 154,800 liras.

Administrative Organization

Ministry of Labor and Social Security, general supervision.

Social Insurance Institution, administration of program; managed by tripartite governing body and director-general.

Sickness and Maternity

First laws: 1945 (maternity) and 1950 (sickness).

Current law: 1964.

Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employees in industry, commerce, and service sector. Pensioners and dependents also covered for medical benefits.

Special systems for public employees and agricultural workers.

Source of Funds

Insured person: 5% of earnings (apprentices, 2%).

Employer: 6% of payroll (2% for apprentices). Maternity, 1% of payroll.

Government: None.

Maximum and minimum earnings for contribution and benefit purposes: Same as old-age, disability and death.

Qualifying Conditions

Cash sickness benefits: 120 days of contribution during last 12 months.

Cash maternity and medical benefits: Currently insured or pensioner. For maternity care, 90 days of contribution during last 12 months. For medical care for dependents, 120 days of contribution during last 12 months.

Sickness and Maternity Benefits

Sickness benefit: 50% of earnings, or 66-2/3% if 1 or more dependents; if hospitalized, reduced to 33-1/3% of earnings, or 50% if 1 or more dependents.

Payable after 2-day waiting period for up to 18 months. No waiting period for pensioners.

Maternity benefit: 66-2/3% of earnings, payable for up to 6 weeks before and 6 weeks after confinement.

Nursing grant: Lump sum of 20,000 liras. (60,000 liras as of May 1, 1991).

Workers' Medical Benefits

Medical benefits: Medical services ordinarily provided directly to patients through facilities of Social Insurance Institution. Insured person shares 20% (10% for laborers) of cost of outpatient medicines, except if long-term treatment.

Includes general and specialist care, hospitalization, laboratory services, medicines, maternity care, appliances, and transportation. Maximum duration: 6 months (may be extended up to 18 months if likely to cause substantial reduction in disability).

Dependent's Medical Benefits

Medical benefits for dependents: Same as for insured person.

Administrative Organization

Ministry of Labor and Social Security, general supervision.

Social Insurance Institution, administration of program through its branch offices.

Institution operates own dispensaries, hospitals, sanatoria, and pharmacies and contracts with private suppliers of services in localities where it has no facilities.

Work Injury

First law: 1945.

Current law: 1964.

Type of program: Social insurance system.

Coverage

Employees in industry, commerce, and service sector.

Applicants for apprenticeships, apprentices, and students in technical schools (paid by Government).

Exclusions: Domestic employees.

Special systems for public employees and agricultural workers.

Source of Funds

Insured person: None.

Employer: 1.5% to 7% of payroll, according to risk. Average rate: 2.5% of payroll.

Government: None.

Maximum earnings for contribution and benefit purposes: Same as for old-age, disability and death.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 50% of earnings, or 66-2/3% if 1 or more dependents. If hospitalized, 33-1/3% of earnings, or 50% if 1 or more dependents.

Payable from first day of incapacity. No limit on duration.

Permanent Disability Benefits

Permanent disability pension: 70% of average earnings during last 5 years, if totally disabled.

Constant-attendance supplement: 50% of pension.

Partial disability: Percent of full pension proportionate to degree of disability, if more than 10% disabled. May be converted to lump sum if degree of disability less than 25%.

Medical benefits: Medical treatment and surgery, hospitalization, medicines, appliances, and transportation. No limit on duration.

Survivor Benefits

Survivor pension: 66-2/3% of insured's pension, or 50% if there are orphans. Payable to widow or dependent disabled widower.

Orphans: 25% of pension (50% if full orphan) for each orphan under age 18 (25 if student in higher education, 20 if in secondary education, no limit if unmarried daughter or disabled).

Parents: If above pensions below maximum, parents can receive the difference.

Maximum survivor pensions: 70% of earnings of insured.

Funeral grant: 154,800 liras.

Administrative Organization

Ministry of Labor and Social Security, general supervision.

Social Insurance Institution, administration of program through its branch offices and health facilities.

Unemployment

(Labor code requires employer to pay dismissal indemnity of 30 days' wages per year of service.)

Coverage

Employees in industry, commerce, and service sector.

Administrative Organization

Ministry of Labor and Social Security, Manpower Employment Organization.

Contact—Joseph G. Simanis—202-282-7265

Old Age, Disability, Death

First law: 1967.

Current law: 1985.

Type of program: Provident fund system (lump-sum benefits with certain annuity options).

Exchange rate: U.S. \$1.00 equals 499 shillings.

Coverage

Employees of firms with 5 or more workers. Exclusions: Temporary employees and employees in excepted employment. Special pension system for public employees. Voluntary affiliation for those not compulsorily covered.

Source of Funds

Insured person: 5% of earnings.

Employer: 10% of payroll.

Government: None.

No earnings limit for contribution purposes.

Qualifying Conditions

Old-age benefit: Age 55, or 50 if retired from full-time employment.

Disability benefit: Total incapacity for any work or permanent partial incapacity causing inability to earn reasonable livelihood.

Survivor benefit: Death of insured prior to retirement.

Provision for reciprocal agreements with other countries operating a provident fund.

Old-Age Benefits

Old-age benefit: Lump sum equal to total employee and employer contributions, plus accrued interest. May be paid as annuity or in installments.

Refund of contribution: Full amount in worker's account after at least 4 years of contribution; otherwise, refund of employee contributions only (payable to members from age 50 if unemployed for 1 year or more, or at any age if emigrating permanently).

Permanent Disability Benefits

Disability benefit: Lump sum equal to total employee and employer contributions, plus accrued interest. May be paid as annuity or in installments.

Survivor Benefits

Survivor benefit: Lump sum equal to total employee and employer contributions credited to the account of deceased worker, plus accrued interest. Payable to spouse and children or, if none, to other dependent relatives. May be paid as annuity or in installments.

Funeral grant: Cost of burial up to 500 shillings, if no surviving dependents.

Administrative Organization

Ministry of Labor, general supervision. National Social Security Fund, administration of program; managed by director.

Workers' Medical Benefits

Free medical and maternity care available in government dispensaries and hospitals.

Work Injury

First law: 1946.

Current law: 1949.

Type of Program: Employer liability/compulsory insurance with private carrier.

Coverage

Employed persons.

Exclusions: Nonmanual employees earning over 24,000 shillings a year, casual workers, family labor, and certain other categories.

Source of Funds

Insured person: None.

Employer: Whole cost, through direct provision of benefits or insurance premiums.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period. Labor code requires employers to provide paid leave when the insured is on approved sick leave and up to 45 days unpaid leave for incapacity due to maternity.

Temporary Disability Benefits

Temporary disability benefit: 50% of earnings loss. Maximum, 540 shillings a month. Payable after 3-day waiting period (waived if disability exceeds 3 days) for up to 96 months.

Permanent Disability Benefits

Permanent disability benefit: Lump sum equal to 54 months' earnings, if totally disabled.

Maximum, 38,000 shillings. Constant-attendance supplement: 50% of benefit.

Partial disability: Percent of full benefit proportionate to degree of disability, according to schedule.

Workers' Medical Benefits

Medical benefits: Medical, surgical, and nursing care, hospitalization, medicines, and appliances.

Survivor Benefits

Survivor benefit: Lump sum equal to 41 months' earnings, less any disability benefits paid.

Maximum, 29,000 shillings. Payable to dependent survivors or, if none, in reduced amount to partial dependents.

Funeral grant: Cost of burial up to 500 shillings, if no surviving dependents.

Administrative Organization

Ministry of Labor, enforcement of law, approval of settlements, and payment of benefits deposited with it by employers.

Employers must insure liability with approved insurance company.

Contact—Barbara Kritzer—202-282-7293

Old Age, Disability, Death

First law: 1922.

Current law: 1990.

Type of program: Dual social insurance and social assistance system.

Exchange rate: U.S.\$1.00 equals 0.605 ruble.

Republics, local authorities, and employers can provide supplementary benefits at their own expense.

Coverage

All employed persons, and members of cooperatives and state and collective farms.

Special provisions for students, teachers, doctors, sportsmen, and test pilots.

Special "social pension" for disadvantaged aged, disabled, and survivors not eligible for social insurance benefits.

Voluntary supplemental system for all workers.

Source of Funds

Insured person: 1% of earnings.

Employer: 26% of payroll.

Government: Subsidies as needed. Full cost of "social pensions."

Above contributions also finance benefits for cash sickness, maternity, work-injury, and for family allowances.

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women) and 25 years (men) or 20 years (women) of work; requirements reduced for work in the far north region, difficult or dangerous work, mothers of 5 or more children or of disabled children, disabled veterans. Not payable abroad unless reciprocity agreement.

Disability pension: Incapacity for any work (total disability) or usual work (partial disability); a minimum of 1 to 15 years of covered employment, depending on age of onset of disability.

Survivor pension: Insured had up to 15 years of work, payable to surviving children whether or not dependents of the insured; and to nonworking dependents (including spouse; either parent, if disabled or not yet of pensionable age; grandparents, if no other support available; and other relatives--regardless of their age or ability to work--if employed by the deceased to care for grandchildren, children, or siblings under age 8).

"Social pension": Citizens not eligible for old-age or disability pension who are not working or disabled and age 65 (60, women) or orphans under age 18 (23 if students), or disabled children under age 16.

Old-Age Benefits

Old-age pension: 55% of "assessed wage" if 25 (men) or 20 (women) years of work, plus 1% of wage for each year in excess of 25 (or 20). Payable monthly. Maximum: 75% of assessed wage; minimum: 100% of minimum wage. Assessed wage equals percentage of gross average earnings in best 5 consecutive years in last 15 years calculated as follows: 100% of earnings up to 4 times the minimum wage (m.w.), plus 85% of earnings between 4 and 5 times the m.w.; 70% between 5 and 6 times the m.w.; 55% between 6 and 7 times the m.w.; 40% between 7 and 8 times the m.w., 25% between 8 and 9 times the m.w.; 15% between 9 and 10

times the m.w. . Maximum average earnings: 10 times the minimum wage.

Partial pension (if insufficient years of covered employment):

Monthly benefit reduced in proportion to number of years below required years of coverage; minimum, 50% of minimum wage.

Supplement for disabled dependents: 30% - 100% of old age pension for each disabled dependent of non-working pensioner, depending on degree of incapacity of dependent.

Constant attendance supplement (pensioners aged 80 or over): 50% of minimum wage per month.

"Social Pension": 50% of minimum wage per month.

Adjustment: Periodic benefit adjustments for wage and price changes.

Permanent Disability Benefits

Disability pension: Total disability pension and constant attendance disability pension, same as old-age pension. Minimum: 100% of minimum wage.

Partial pension for total disability (if insufficient years of covered employment): Same as under old-age pension.

Constant attendance supplements (single pensioners with total disability): 50% of minimum wage (100% if blind) per month.

Partial disability, 30% of assessed wage; minimum, 50% of minimum wage. Payable monthly.

"Social pension" for total disability (if disability began in childhood, no requirement of covered employment): 50% of minimum wage per month (100% if constant attendance disability or disabled children under age 16).

"Social pension" for partial disability: 30% of minimum wage per month.

Adjustment: Periodic benefit adjustments for price and wage changes.

Survivor Benefits

Survivor pension: Payable monthly at 30% of "assessed wage" (see old-age pension) for each dependent. Minimum for each surviving, disabled child under age 16, 50% of minimum wage per month.

Full orphans: 30% of assessed wages of both parents; minimum, 200% of social pension.

Partial pension (if insufficient period of covered unemployment):

Monthly benefit reduced in proportion to number of years below the required years of coverage.

Adjustment: Periodic benefit adjustments for price and wage changes.

Administrative Organization

U.S.S.R. Ministry for Labor and Social Issues, general coordination. Republic Ministries of Social Security or Republic Committees for Labor and Social Security, general administration of program in each Republic.

District offices of Republic Ministries of Social Security (i.e., social security department of local governments), local administration, including processing of claims and payment of pensions.

Local pension committees (consisting of director of district office and representatives of local financial bodies and trade unions):

Adjudication of claims.

UNION OF SOVIET SOCIALIST REPUBLICS

Pension Fund of the U.S.S.R. and of individual republics: Collection of contributions, allocation of resources among Republics, payment of pensions abroad.

Sickness and Maternity

First law: 1912.

Current law: 1955, as amended 1990.

Type of program: Dual social insurance (cash benefits) and universal (medical care) systems.

Coverage

Cash benefits: Employed persons, students, and members of cooperatives. Voluntary insurance for self-employed.

Medical care: All residents.

Source of Funds

Insured person: See pension contribution above.

Employer: Same.

Government: Most of cost of medical care and cost of universal maternity cash benefits.

Qualifying Conditions

Cash and medical benefits: No minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: 60% of earnings, if less than 5 years' uninterrupted work; 80% if 5-8 years; 100%, if over 8 years (or if 3 or more dependent children).

Maternity benefit: 100% of earnings payable for 10 weeks before and 8 weeks after confinement (latter may be extended to 10 weeks).

Monthly benefits equal to 100% of minimum wage paid for maternity leave until child is 18 months old. Optional part- or full-time unpaid leave for child care granted to either parent, grandparent or relative until child is 3 years old.

Unemployed mothers and mothers who have less than one year of covered employment are entitled to 50% (100% if single mothers) of minimum wage until child is 18 months old.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients by governmental health providers. General and specialist care, hospitalization, laboratory services, dental care, maternity care, and transportation. Patient ordinarily pays part of cost of appliances. Medicines, if provided with hospitalization, are free. Also free for disabled children under age 16; children under age 1; and pensioners receiving minimum pension. Care in sanatoria and rest homes, preference being given to workers who may pay part of cost.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for head of household.

Administrative Organization

Cash benefits: Social Insurance Fund of the U.S.S.R. and Republic Social Insurance Funds, general oversight of the program; Republic Ministries of Social Security and social security departments of local governments, administration of benefits.

Medical care: Ministry of Health of U.S.S.R., Republic Ministries of Health, and health departments of local governments, general supervision and coordination; provision of medical services through clinics, hospitals, maternity homes, and other facilities administered by the Health Ministries and local health departments.

Work Injury

First law: 1912.

Current laws: 1955 (short-term benefits) and 1990 (pensions).

Republics, local authorities, and employers can provide supplementary pension benefits at their own expense.

Type of program: Social insurance system.

Coverage

Employed persons, students, and members of cooperatives.

Voluntary coverage for the self-employed.

Medical care available to all residents.

Source of Funds

Insured person: See pension contribution above.

Employer: Same.

Government: Same; cost of medical care.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings.

Payable from first day of incapacity, until recovery or award of disability pension.

Permanent Disability Benefits

Permanent disability pension: Same as general disability pensions above.

Medical benefits: Same as under general medical care, plus full cost of appliances and medicines.

Survivor Benefits

Survivor pension: Same as general survivor pensions above.

Administrative Organization

Temporary disability benefits: General supervision by the U.S.S.R. and Republic Social Insurance Funds; enterprises and employers pay benefits to own employees.

Pensions: Same as under old-age, disability and survivor pensions above.

Medical care: Same as under general medical care above.

Unemployment

First law: 1921.

Current law: 1991 (effective July 1).

Republic and local governments may establish supplemental benefits to the unemployed and their dependents above Union standards.

Type of program: Dual social insurance and universal system.

Coverage

Citizens aged 16-59 (men) or 16-54 (women).

Source of Funds

Employee: None.

Employer: 1% of payroll.

Government: Subsidies as needed from union, republic and local governments.

Qualifying Conditions

Registered at employment office; ability and willingness to work. Benefits may be reduced, suspended or terminated if worker is discharged for violating work discipline; leaving employment without good cause; violating conditions for job placement or vocational training; or filing fraudulent claims.

Unemployment Benefits

All-Union minimum standards: 50% of previous basic earnings for 26 calendar weeks during 12-month period. For unemployed persons who never worked before: 75% of minimum wage for 13 calendar weeks.

Administrative Organization

U.S.S.R. Ministry of Labor and Social Issues, respective Republic Ministries (Committees) of Labor, general supervision.

U.S.S.R. State Employment Service and Republic and local counterparts, administration of program.

Adjustment: Cost-of-living allowances to families with 1 or more children under age 16 (18 if students).

Administrative Organization

U.S.S.R. Ministry of Labor and Social Issues, general oversight of the program.

Republic Ministries of Social Security, Ministries (Committees) of Labor and Social Issues, adjudication of claims and certification of payments.

Contact—Lillian Liu—202-282-7292

NOTE: Information presented as of January 1, 1991. For updated information on social security programs in individual republics of the Commonwealth of Independent States, and in the Republic of Georgia, contact Lillian Liu; for current information on Estonia, Latvia, and Lithuania, contact Joseph Simanis (202-282-7265).

Family Allowances

First law: 1944.

Current law: 1974, as amended in 1990.

Republics, local authorities, and employers can provide supplementary pension benefits at their own expense.

Type of program: Universal system.

Coverage

Families (including those headed by single parents, unmarried mothers) with one or more children.

Source of Funds

Insured person: See pension contribution above.

Employer: Same.

Government: Same.

Qualifying Conditions

Family allowances: Children must be over 18 months old but under age 6.

Family Allowance Benefits

Family allowances: Monthly benefit equal to 50% of minimum wage for each child.

Allowances to single mothers (or single parent who is not receiving alimony for child care): 50% of minimum wage, payable monthly, until child reaches age 16 (18 if student).

Birth grant: Lump sum equal to 3 times minimum wage.

Old Age, Disability, Death

First laws: 1908 (old-age pensions), 1911 (disability insurance), and 1925 (old-age and survivors' insurance).

Current law: 1986.

Provisions and benefit amounts shown as of January 1991.

Type of program: Dual social insurance and social assistance systems.

Exchange rate: U.S.\$1.00 equals 0.51 pound (£).

Coverage

All residents.

Coverage optional for employed persons earning less than £46 a week (the "lower earnings level"), self-employed persons who earn less than a specified minimum annual amount, and nonemployed persons.

Employer may "contract out" of earnings-related pension program if coverage with private carrier equals or exceeds that provided under social insurance.

Source of Funds

Insured person: Employee, 2% on 1st £46 a week plus 9% on weekly earnings between £46 and a maximum of £350 (3.85% for certain married women and widows). If earnings-related component contracted out, 2% of 1st £46 a week plus 7% on weekly earnings between £46 and a maximum of £350.

Self-employed, £4.55 a week plus 6.3% of profits between £5,450 and £18,200 a year. Nonemployed, £4.45 a week.

Employer: 5%-10.45%, according to employee's wage bracket. If earnings-related component contracted out, 5%-10.45% paid on first £46 a week, plus 1.2%-6.65% on weekly wages between £46 and £350, plus 10.45% on all earnings in excess of £350.

Government: Amount equal to about 5% of gross contributions; full cost of income-tested allowances (noncontributory disability pension and mobility allowance).

Maximum earnings for contribution purposes (except for employers, self-employed and nonemployed): £350 a week. Minimum, £46.

Above contributions also finance sickness, maternity, and unemployment benefits, and part of the cost of medical services.

Qualifying Conditions

Old-age pension: Age 65 (men) or 60 (women). 50 weeks of paid contributions before April 1975 or contributions based on earnings of at least 52 times the minimum weekly contribution level in any tax year since April 1975, plus coverage for approximately 9/10ths of the years in working life (generally 44 years for women, 49 for men). Pension reduced proportionately with shorter coverage.

Number of years needed for full pension reduced if caring for child or elderly or disabled relative. No pension payable if proportion of full pension less than 25%. Payable abroad.

Old-person's pension: Age 80 and ineligible for pension, or entitled to pension less than £28.20 a week.

Disability pension: Incapacity for work following entitlement to cash sickness benefit or statutory sick pay for 28 weeks.

Contributions based on earnings of at least 25 times the weekly lower earnings level in any tax year since April 1975. To receive reduced benefit, 50 times the lower earning level required.

Payable outside U.K. if continuously incapable of work for at least 6 months before leaving U.K.

Severe disablement allowance: Incapable of work for at least 28 weeks, and insufficient contributions for disability pension. If incapacity began after age 20, must also be 80% disabled.

Disabled care allowance: Paid to person who forgoes full-time work, and cares for severely disabled person 35 hours or more a week.

Survivor pension: Deceased met coverage requirements for old-age pension or was pensioner at death.

Old-Age Benefits

Old-age pension: Basic component, £46.90 a week, plus earnings-related component of 1.25% of covered earnings per year from April 1978 payable if entitlement after April 1979.

Dependents' supplements: £28.20 a week for dependent wife; £9.65 for each child.

Increment for deferred retirement: 1/7% of pension for each week of delayed retirement between age 65-70 (men) or 60-65 (women).

Old persons' pension: £28.20 a week less any old-age pension.

Age addition: £0.25 a week if age 80 or over.

Income support: A means tested allowance payable to recipients who meet the qualifying conditions.

Adjustment: Pensions adjusted annually according to price changes.

Permanent Disability Benefits

Disability pension: Basic component, £46.40 a week plus £3.10 to £10.00 a week according to age at incapacity. Earnings-related component payable if entitlement after April 1979.

Dependents' supplements: £28.20 for dependent spouse; £9.65 for each child.

Severe disablement allowance: £28.20 a week, plus £3.60 to £10.00, depending on age when incapacity began. £16.85 for adult dependent, and £9.65 for each child.

Attendance allowance: £25.05 or £37.55 a week.

Mobility allowance: £26.25 a week, payable to age 80. (Must qualify before age 65.)

Disabled care allowance: £28.20 a week, plus dependent additions, if appropriate.

Income support: A means tested allowance payable to recipients who meet the qualifying conditions.

Adjustment: Pensions adjusted annually according to price changes.

Two new benefits are to be introduced in April 1992: Disablement Living Allowance (DLA) and Disablement Working Allowance (DWA). DLA will replace attendance allowance for those under 65 and mobility allowance.

Survivor Benefits

Survivor benefits: Widow's benefit: lump sum payment of £1,000 if under 60 or husband not retired.

Widowed mother's allowance (WMA): Paid from widowhood to widows with children. Standard rate £46.90 per week plus £9.65 for each child.

Widow's pension (WP): For widows without children; amount varies with age at widowhood or when widowed mother's allowance ends.

Age 55 or over standard rate £46.90. Between 45-54 percentage of full rate paid.

An earnings related component is also paid along with WMA/WP based on husband's earnings since 1978.

Orphans: £8.40 a week per child (full orphans only).

Income support: A means-tested allowance payable to recipients who meet the qualifying conditions.

Adjustment: Benefits adjusted annually according to price changes.

Administrative Organization

Department of Social Security, administration of pensions and of income-tested allowances through its regional, central and local offices.

Inland Revenue Department, collection of earnings-related contributions.

Sickness and Maternity

First law: 1911.

Current laws: 1946 (National Health Service); 1975, 1982, and 1986 (Social Security Acts).

Type of program: Social insurance for cash benefits and universal system for medical care.

Coverage

Cash sickness and maternity benefits: Employed persons whose earnings are £46 a week or more and self-employed persons who satisfy contribution conditions.

Statutory sick pay: Paid by employer to employees with average weekly earning of £46 or more a week.

Statutory maternity pay: Paid by employer to women with average earnings of at least £49 a week. (May otherwise qualify for maternity assistance allowance.)

Medical care: All residents.

Source of Funds

Insured person: See pension contributions above.

Employer: See pension contributions above.

Government: Cash benefits, see pension contributions above. National Health Service, about 85% of cost.

Qualifying Conditions

Cash sickness benefits: 26 weeks of contributions paid before April 1975 or contributions paid on earnings of at least 25 times the lower earnings limit in any one tax year, plus contributions paid or credited on earnings of at least 50 times the weekly lower earnings limit in the last 2 tax years.

Statutory sick pay: At least 4 consecutive days of sickness within entitlement period.

Cash maternity benefits: Contributions paid in 26 weeks of the 52 week period ending 15 weeks before expected confinement.

Statutory maternity pay: Employed continuously for at least 26 weeks by same employer at 15th week before expected confinement; average earnings £49 or more a week.

Medical benefits: No minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: Flat-rate benefit of £35.70 a week for insured,

£22.10 for dependent wife, husband or an adult who looks after child or children, payable after 3 day waiting period (excluding Sunday) for a maximum of 28 weeks. Thereafter, disability pension above is paid.

Statutory sick pay: £52.50 a week if average weekly earnings £125.00 or more, £39.25 a week if £46 to £124.99. Payable for up to 28 weeks of incapacity after 3-day waiting period.

Statutory maternity pay: £39.25 for 18 weeks. If with same employer 2 years or more, 6 weeks at 90% of average earnings, then 12 weeks at £37.25.

State Maternity allowance: £35.70 for flexible 18 week period starting at the earliest 11 weeks before expected week of confinement.

Income support: See pension benefits above.

Workers' Medical Benefits

Medical benefits: Medical services provided by doctors and dentists under contract with and paid directly by National Health Service, and by public hospitals.

Includes general practitioner care, specialist services, hospitalization, maternity care, dental care, medicines, appliances, home nursing, and family planning.

Patients pay 75% of cost of any dental work up to £200.

Check-ups cost £3.45.

Patients pay up to £3.40 for each prescription. Men over 65, women over 60, children under age 16 (19 if student), pregnant women, new mothers, and certain low-income persons are exempt from fees.

Duration: No limit.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for family head.

Administrative Organization

Department of Social Security, administration of contributions and cash benefits through its regional and local offices; Department of Health, administration of medical services through National Health Service.

Health Service includes about 15 regional health authorities and numerous local health authorities.

Work Injury

First law: 1897.

Current law: 1975 and 1986.

Type of program: Social insurance system.

Coverage

Employed persons. Exclusion: Self-employed.

Source of Funds

Insured person: See pension contributions above.

Employer: Same.

Government: Same.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

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Temporary Disability Benefits

Temporary disability benefit: Same as sickness benefit above for first 28 weeks. If disability continues, permanent disability benefit is paid.

Income support: See pension benefits above.

Permanent Disability Benefits

Permanent disability pension: Up to £76.60 a week if 100% disabled. Payable from 15th week after accident or onset of disease. Constant-attendance supplement: Up to £30.70 a week (up to £61.40 special cases).

Partial disability: From £15.32 a week for 14% disability to £68.94 for 90% disability.

"Reduced earnings allowance" up to £30.64 a week if unable to do same job, resulting in loss of earnings.

Workers' Medical Benefits

Medical benefits: Provided under National Health Service.

Income support: See pension benefits above.

Survivor Benefits

Survivor pension: See survivor benefits above.

Administrative Organization

Department of Social Security, administration of contributions and cash benefits through its regional and local offices; and employers.

Unemployment

First law: 1911.

Current law: 1975.

Type of program: Compulsory insurance system.

Coverage

Employed persons whose earnings are £46 a week or more.

Exclusion: Self-employed, and married women and widows paying reduced contributions (see pension contribution above).

Source of Funds

Insured person: See pension contribution above.

Employer: See pension contribution above.

Government: See pension contributions above; also, full cost of income-tested allowances.

Qualifying Conditions

Unemployment benefits: Contributions paid on earnings of at least 25 times the weekly lower earnings level in 1 of last 2 tax years; and contributions paid or credited on earnings of at least 50 times the weekly lower earnings level in both the appropriate tax years.

Registered at employment office, capable of, available and looking for work.

Unemployment not due to voluntary leaving, misconduct on the job, refusal of suitable job offer, or failure to follow up job or training opportunity (disqualification up to 26 weeks), or participation in trade dispute (disqualification for duration of dispute).

Unemployment Benefits

Unemployment benefit: Flat-rate benefit of £37.35 a week, £23.05 for dependent spouse. Dependent's addition subject to limits on dependent's income.

Payable after 3-day waiting period for up to 52 weeks.

Income-tested allowance: See pension benefits above.

Administrative Organization

Department of Social Security, administration of contributions and records.

Department of Employment, administration of benefits through regional offices and unemployment benefit offices; includes receipt and payment of claims.

Family Allowances

First law: 1945.

Current law: 1975.

Type of program: Universal system.

Coverage

Residents with 1 or more children.

Source of Funds

Insured person: None.

Employer: None.

Government: Whole cost.

Qualifying Conditions

Family allowances: Child must be under age 16 (19 if student). 26 weeks of residence in last 52 weeks.

Family Allowance Benefits

Child benefit: £7.25 a week for each child (£8.25 for the eldest qualifying child in the family at any time, from April 8, 1991), plus £5.60 supplement for eldest qualifying child of lone parent.

Administrative Organization

Department of Social Security, administration of allowances through the central and area offices of its Benefits Agency.

Contact—Alexander Estrin—202-282-7116

Old Age, Disability, Death

First and current law: 1935 (with numerous amendments).

Type of program: Social insurance system.

Coverage

Gainfully occupied persons, including self-employed persons.

Exclusions: Casual agricultural and domestic employment, and limited self-employment (when annual net income below \$400), and some Federal employees hired before 1984.

Voluntary coverage for employees of State and local governments, and clergy (mandatory coverage for employees of State and local governments not covered under a retirement system, effective July 1, 1991).

Applies in U.S., Puerto Rico, Northern Mariana Islands, Virgin Islands, Guam, and American Samoa, and to citizens and residents employed abroad by U.S. employers.

Special systems for railroad employees, Federal employees, and many employees of State and local governments.

Source of Funds

Insured person: 6.2% of earnings.

Self-employed, 12.4%.

Employer: 6.2% of payroll.

Government: Cost of special monthly old-age benefit for persons aged 72 before 1968; whole cost of means-tested allowance.

Maximum earnings for contribution and benefit purposes: \$53,400 a year.

Automatic increase adjusted to wage levels.

Qualifying Conditions

Old-age pension: Age 65 (62-64 with reduction); gradually increasing to 67 over period 2000-27. Insured: 40 quarters of coverage (QC)(less for those reaching 62 before 1991). Pension reduced \$1 for each \$2 of earnings above \$7,080 a year for people under age 65, and reduced \$1 for each \$3 of earnings above \$9,720 for beneficiaries age 65-69. (Earnings limits adjusted annually based on average wage increases.)

Payment to aliens abroad if reciprocity exists. However, alien dependents and survivors first eligible after 1984 generally must meet a residency test.

Disability pension: Inability to engage in substantial gainful activity due to impairment expected to last at least one year or result in death. Insured: 1 QC for each year since age 21, up to year disability began; maximum, 40 QC's. Also 20 QC's in the 10-year period before disability began.

More liberal requirement for young and blind.

Survivor pension: Deceased was pensioner or had 1 QC for each year since age 21 and before the year of death; maximum, 40 QC's. Reduced requirements for orphans and non-aged widow with eligible orphan in her care: 6 QC's in 13 quarters preceding death.

Old-Age Benefits

Old-age pension:

Based on covered earnings averaged over period after 1950 (or age 21, if later) up to age 62 or death, excluding 5 years with the lowest earnings. (Earnings in years outside this period may be substituted,

if higher.) Available at age 62, but reduced for each month of receipt prior to age 65.

No minimum benefit for workers reaching age 62 after 1981.

Maximum \$1,022 a month for workers retiring at age 65 in 1991.

Increment for each month worker delays retirement at ages 65-69.

Increment amount depends on the year the worker reached age 62, and is 4 1/2% per year for those age 62 in 1991-1992.

Adjustment: Automatic cost-of-living adjustment.

Dependents' allowance: 50% of worker's pension paid to wife or husband (or divorced spouse, if marriage lasted 10 years) at age 65 (reduced if 62-64) or to wife or husband at any age caring for a child under age 16 or disabled; to each child (or dependent grandchild) under age 18 or age 18-19 and attending elementary or secondary school full time (no age limit if disabled before age 22).

Maximum family pension ranges from 150% to 188% of worker's basic pension.

Maximum family benefit for worker retiring at age 65 in 1991, \$1,790 a month.

Means-tested allowance payable to needy aged under separate Supplemental Security Income (SSI) program.

Permanent Disability Benefits

Disability pension: Based on covered earnings averaged over period after 1950 (or age 21, if later) up to onset of disability, excluding up to 5 years with the lowest earnings.

Adjustment: Automatic cost-of-living adjustment.

No minimum benefit for workers becoming disabled after 1981.

Maximum \$1,214 a month for workers becoming disabled in 1991.

Dependents' allowance: 50% of worker's pension paid to wife or husband (or divorced spouse, if marriage lasted 10 years) at age 65 (reduced if 62-64) or to wife or husband at any age caring for a child under age 16 or disabled; to each child (or dependent grandchild) under age 18 or age 18-19 and attending elementary or secondary school full time (no age limit if disabled before age 22). Maximum family pension ranges from 100% to 150% of worker's basic pension. Maximum family benefit for worker becoming disabled in 1991: \$1,821 a month.

Means-tested allowance payable to needy disabled and blind under SSI program.

Survivor Benefits

Survivor pension: 100% of deceased insured worker's pension at age 65 (reduced for 60-64) reduced pension if disabled at age 50-59.

Payable to widow or widower or surviving divorced spouse, if marriage lasted 10 years. 75% of worker's pension for widow or widower or surviving divorced spouse at any age caring for child under age 16 or disabled.

Orphans: 75% of worker's pension for each child under age 18 or age 18-19 and attending elementary or secondary school full-time, (no age limit if disabled before age 22).

Dependent parent(s): 82.5% of workers pension at age 62, or 150% for 2 eligible parents.

Maximum total family pension: Based on worker's pension.

Maximum family benefit, assuming worker died at age 65 in 1991: \$1,821 a month.

Means tested allowance: Payable under Federal-State program to needy orphans and relatives with whom they are living.

Administrative Organization

Department of Health and Human Services, general supervision. Social Security Administration, in Department, administration of program through regional program centers, district offices, and branch offices.

Treasury Department, collection of Social Security taxes through its Internal Revenue Service, payment of benefits, and management of funds.

Sickness and Maternity

First and current laws:

Medical benefits: 1965 (health insurance for aged), 1972 (health insurance for disabled).

Cash benefits: Five State laws--Rhode Island (1942), California (1946), New Jersey (1948), New York (1949), and Hawaii (1969)--and Puerto Rico (1968).

Type of program: Social insurance systems.

Coverage

Medical benefits: Hospitalization, persons eligible for a pension age 65 and over, certain others who qualify at age 65, disability pensioners on roll for more than 2 years, and persons with chronic kidney disease.

Other medical services available to these groups through voluntary insurance.

Cash benefits: Employees in industry and commerce in 6 jurisdictions. Most agricultural workers, except in New York. Self-employed in California may elect.

Contracting-out allowed, except in Rhode Island. (No programs in other 45 States.)

Special national systems for railroad employees (cash benefits) and Federal-State system for medically indigent (medical benefits).

Source of Funds

Insured person: Hospitalization, 1.45% (self-employed 2.9%), paid by all workers who are covered for old-age, disability, and death, plus some Federal employees. Other medical services, pensioners \$29.90 a month. Cash benefits, up to 1.2% of taxable earnings according to State.

Employer: Hospitalization, 1.45% of payroll. Other medical services, none. Cash benefits, variable contributions in Hawaii, New Jersey, New York (0.5% of payroll in Puerto Rico).

Government: Cost of hospitalization benefits for certain noninsured aged persons. Balance of cost of voluntary insurance for other medical services.

Maximum earnings for contribution purposes: \$125,000 a year (hospitalization) and \$6,240-\$22,150 a year (cash benefits).

Qualifying Conditions

Cash benefits: Minimum insured wages in last year (\$150-\$4,020), specific weeks of employment in last year (4-20), or combination of conditions.

Medical benefits: Hospitalization: Pensioner 65 or over, disabled and entitled to disability benefits, at least 2 years, or suffering from chronic kidney disease.

Other medical services: Meet requirement for hospital benefits, election of coverage and payment of required premiums.

Sickness and Maternity Benefits

Sickness benefit: 70% of earnings (Rhode Island), 66 2/3% (Hawaii), 53% (New Jersey). Variable proportion of quarterly or annual earnings (California, New York and Puerto Rico). Supplement of \$5 a week per child up to 4 children payable in Rhode Island only.

Maximum benefit, \$104 to \$252 a week.

Payable after 7-day waiting period (waived in California and Puerto Rico from date of hospitalization) for up to 39 weeks.

Maternity benefit: Same as cash sickness benefits.

Workers' Medical Benefits

Medical benefits: Services furnished by providers paid for directly by carriers, or refunds to patients by carriers of part of medical expenses.

Hospitalization: Inpatient care provided for stays up to 90 days; beneficiary responsible for first-day deductible of \$628 (amount adjusted each year) and, for 60th to 90th day, 1/4 of first-day deductible amount per day.

For stays longer than 90 days, coverage available for up to 60 lifetime reserve days with beneficiary responsible for 1/2 first-day deductible amount per day.

Posthospital skilled nursing facility care for additional 100 days (patient pays \$78.50 for the 21st to 100th day); laboratory and X-ray services for inpatients; and posthospital home health services.

Other medical services: Payment for 80% of reasonable charges above \$100 a year for doctor's services, outpatient diagnostic and physical therapy, laboratory services, appliances, and transportation. 100% of reasonable charges for home health services (after \$100 deductible paid).

(Medical services provided to medically indigent persons of any age under Federal-State assistance programs.)

Dependents' Medical Benefits

Medical benefits for dependents: (Available if age 65 and satisfies other qualifying requirements or has chronic kidney disease).

Hospitalization: Same as for insured worker.

Other medical services: Same as for workers.

Administrative Organization

Medical benefits: Department of Health and Human Services, general supervision.

Health Care Financing Administration, national administration of program in cooperation with Public Health Service, Social Security Administration, and State health departments.

Private carriers and public agencies, serving under contract as intermediary administrative agents, determine and make payments to providers of services or to patients. Includes nonprofit Blue Cross and Blue Shield plans, commercial insurance companies, and group-practice prepayment plans.

Cash benefits: State employment security agencies except in New York (Workers' Compensation Board) and Hawaii (Labor Department).

Work Injury

First laws: 1908 (Federal employees) and 1911 (10 State laws).
Current laws: All States, Puerto Rico, and District of Columbia; Federal employees, longshoremen, and harbor workers; special Federal program for miners (pneumoconiosis). 4/5 of laws enacted before 1920.

Type of program: Compulsory (elective in 3 States) insurance through public or private carrier (according to State) or self-insurance.

Coverage

Employees in industry and commerce generally, and most public employees.

Exclusions: Agricultural employees (1/4 of States); domestic servants (1/2 of States); casual employees (3/5 of States); employees of firms with fewer than 3-5 employees (1/6 of States).

Coverage compulsory in all but 3 States, where it is elective.

Source of Funds

Insured person: Nominal contributions in a few States.

Employer: Whole cost in most States and most of cost in others, through either insurance premiums varying with risk or self-insurance. Average cost in 1987 about 2.0% of payroll. Cost of pneumoconiosis benefits for persons coming on rolls after 1973.

Government: None, except for own employees. Whole cost of pneumoconiosis benefits for persons coming on rolls before 1974.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 66-2/3% of earnings, in most States. About 1/5 of States also provide supplements for dependents.

Maximum benefit: \$225-\$1,155 a week, according to State; about 4/5 of States have benefits that increase automatically with State wages.

Payable after 2- or 7-day waiting period.

Benefits paid retroactively if injury lasts a specified period, ranging from 3 days to 6 weeks.

Permanent Disability Benefits

Permanent disability pension: 66-2/3% of earnings in most States, if totally disabled. Pneumoconiosis: \$338 monthly, plus up to 100% supplement for 3 or more dependents.

Constant-attendance and dependents' supplements provided in some States.

Maximum pension: \$175-\$1,155 a week, according to State (\$375 or more in 1/2 of States).

Payable for life or throughout disability in 4/5 of States, but only for 208-700 weeks or up to \$92,400-\$147,000 in rest.

Partial disability: Proportionate to wage loss, or full rate for fewer weeks in case of scheduled injuries.

Workers' Medical Benefits

Medical benefits: Medical care provided as long as required in all States.

Survivor Benefits

Survivor pension: 35% - 70% of earnings of insured for widow; 60%-80% for widow plus children.

Pneumoconiosis: Widow, \$387 monthly with supplement for children.

Maximum weekly pension: \$145-\$1,155 for widow only; 8 States pay higher for widow with children. Limited to \$65,600-\$250,000 or 231-700 weeks under 1/4 of the laws.

Other eligible survivors (some work-injury laws and pneumoconiosis): Dependent parents, brothers, and sisters.

Funeral grant: Lump sum of \$700-\$5,000, according to State (1/2 of States pay \$2,500 or more).

Administrative Organization

Administration of program by State workers' compensation agencies, in about 1/2 of States, State Departments of Labor in about 3/8 of States, and courts in 3 States.

Pneumoconiosis: Federal Government before 1974; State participation authorized after 1973.

Governmental workers' compensation funds exist in about 1/3 of States.

Employers must insure with State fund in 6 States; may insure with State fund or private carrier in 14 States; and may insure with private carrier in remainder. Self-insurance also permitted under all but 3 State laws.

Unemployment

Federal law: 1935 (requires tax on employers, with offset for contributions paid to approved State programs; grants to States for administration; and minimum administrative standards).

State laws: All States, Puerto Rico, Virgin Islands, and District of Columbia have separate laws creating own programs; State laws first enacted between 1932 and 1937.

Type of program: Compulsory insurance systems.

Coverage

Federal law: Employees of firms in industry and commerce.

Employees of nonprofit organizations with 4 or more employees during 20 weeks in a year. Almost all State and local government workers, domestics, and 2/5 of farmworkers are covered.

State programs: Employees covered by Federal law.

Exclusions: Some agricultural employees, employees of religious organizations, casual employees, family labor, and self-employed.

Special Federal programs for railroad employees, Federal employees, and ex-servicemen.

Source of Funds

Insured person: None (except in Alaska, New Jersey and Pennsylvania).

Employer: Federal tax, 0.8% of taxable payroll (6.2% basic rate less basic rate up to 5.4% State contributions; includes temporary basic rate of 0.2%). State programs: Basic rate, in most states 5.4%; actual rates varying from 0-10% according to individual employer's experience; average rate, about 2.0% in 1990.

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Government: Federal Government pays for administration of State programs from above Federal tax (balance used for loans to States or to finance extended benefit program).

Maximum earnings for contribution and benefit purposes: \$7,000 a year under Federal tax and 17 State programs; higher in other 38 jurisdictions.

Qualifying Conditions

Unemployment benefits: About 3/4 of States require minimum earnings in preceding base year equal to specified multiple of weekly benefit or high-quarter wages, or to specified total amount. 8 States require a specified number of weeks of employment (e.g., 15-20 weeks).

Registered at employment service, capable of and available for work. Unemployment not due to voluntary leaving, misconduct, labor dispute, or refusal of suitable offer (length of disqualification varies among States).

Unemployment Benefits

Unemployment benefit: About 50% of earnings, according to diverse State formulas. Minimum basic weekly benefit: \$5-\$68 (1/2 of States, \$30 or more). Maximum, \$96-\$423 (1/2 of States, \$170 or more), according to State.

Dependents' supplements: About 1/4 of States provide \$1-\$95 a week per child and sometimes for other dependents.

Payable after 1-week waiting period in most States for up to 26 weeks according to State. Federal law provides up to 13 additional weeks in States with high unemployment.

(Assistance available in some States to workers ineligible because of insufficient covered employment and to needy unemployed exhausting benefit rights under Federal-State assistance programs.)

Administrative Organization

Department of Labor, administration of program nationally through its Employment Training Administration, Unemployment Insurance Service.

State employment security agencies, administration of individual State programs through their local employment offices. More than half of agencies are within a department of the State government; the remainder are independent boards or commissions.

Family Allowances

Federal-State system of aid (cash payments and social services) to indigent families with dependent children (AFDC).

Also liberalized Federal tax credits for low income families with eligible children.

Contact—Peter Puidak—202-282-7294.

Old Age, Disability, Death

First laws: 1928 (industry and commerce); 1934 (employers); 1941 (self-employed); 1942 (domestic service); 1943 (rural workers); and 1954 (liberal professions). (Earlier laws applied to selected groups.)
Current laws: 1979 and 1987.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 1,481 pesos.

Coverage

Employees and self-employed persons.

Separate systems for bank employees, notaries, university employees, members of the armed forces, and police.

Source of Funds

Insured person: 13% of earnings in industry and commerce; rural workers, 10-13% of earnings; public employees, 13%.

Employer: 16.5% of payroll in industry and commerce; rural workers, contribution based on level of production; public employees, 15%-20%.

Government: Allocations from proceeds of various taxes help finance deficits.

Above contributions also finance sickness and maternity benefits, unemployment, and family allowances.

Minimum earnings for benefit purposes: 155,000 pesos a month (as of May 1991).

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women) and 30 years of coverage. Additional years of service credited for hazardous occupations and teaching. Reduced pension, age 70 (men) or 65 (women) and 10 years of service (residency requirement for foreigners). Early pension available for elected officials and judges (age and length of service must equal 80 with 3 years in elected or judicial post) and teachers (25 years of service or age 50 and 20 years of service). Retirement from previous sector of covered employment necessary. Can be paid abroad indefinitely.

Disability pension: Inability to work in any employment and not in receipt of any other benefit. If disability permanent, 10 years of coverage needed if unemployed at time of onset. If not permanent, payable for 5 years if unable to continue previous employment.

Survivor pension: Deceased was pensioner in covered employment within 1 year of death, or received unemployment benefits at death or died within 1 year of termination of benefits. Only payable abroad temporarily unless reciprocal agreement.

Means-tested allowance: Payable to needy aged 65 and over or totally disabled for all work; 15 years residency and not in receipt of any other benefit.

Old-Age Benefits

Old-age pension: 60% (men) or 65% (women) of average earnings in last 3 years. Percentage increased by 5 percentage points for every 5 years' work over 30 years, up to 80% of earnings.

Minimum pension: 100% of minimum wage at date of retirement.

Maximum, 7 to 15 times minimum wage depending on type of work.

Reduced and early pensions: 50% of average earnings in last 3 years, plus 1% of earnings for each year of service, up to 80% of

earnings. (Teachers, 50% of average earnings in last 4 years, plus 2% of earnings for each year of service beyond 20 years, up to 70% of earnings.)

Adjustment: Automatic annual adjustment of pensions for wage changes.

Permanent Disability Benefits

Disability pension: 70% of average earnings in last 3 years or actual amount of time worked if less than 3 years. Minimum, 100% of minimum wage at date of retirement. Maximum, 7 times minimum wage.

Adjustment: Automatic annual adjustment of pensions for wage changes.

Survivor Benefits

Survivor pension: Up to 75% of average earnings of insured in last 3 years or 75% of insured's old-age pension, payable to widow, unmarried children under age 21, divorced wife receiving alimony, dependent disabled widower, or unmarried daughter age 45 who cared for parents. Reduced if other beneficiaries. Other eligible beneficiaries include disabled parents, adopted children, and children from previous marriage.

Orphans: Full orphans, 66% of average earnings of insured in last 4 years.

Adjustment: Automatic annual adjustment of pensions for wage changes.

Funeral grant: Cost of funeral up to 4 times minimum wage.

Administrative Organization

Ministry of Labor and Social Security, general supervision.

Social Security Bank, administration of program through benefit councils.

Sickness and Maternity

First laws: 1958 (maternity benefits) and 1960 (sickness benefits for construction workers).

Current laws: 1975 (sickness) and 1980 (maternity).

Type of program: Social insurance system.

Coverage

Sickness benefits: All employed persons, and self-employed persons in the private sector; and unemployed persons.

Maternity benefits: Employed and self-employed persons and persons in receipt of unemployment benefits. (Applies to nonworking wife of employed. For employed women, see Family Allowances below.)

Source of Funds

Insured person: 3% of earnings.

Employer: 4% of payroll.

Government: See pension contributions above.

For maternity, see pension contributions above.

Qualifying Conditions

Cash sickness benefits: 3 months of contribution, or 75 days of contribution in last 12 months.

Cash maternity benefits: Woman or husband in covered work or receiving unemployment benefits.

Sickness and Maternity Benefits

Sickness benefit: 70% of earnings. Maximum: 3 times minimum wage.

Payable from 4th day for up to 1 year (may be extended for 1 additional year).

Maternity benefit (payable under family allowance program): 100% of earnings.

Payable for up to 6 weeks before and 6 weeks after confinement.

Workers' Medical Benefits

Medical benefits: Comprehensive medical services available through special mutual systems.

Maternity care provided for working women under family allowance program.

Dependents' Medical Benefits

Medical benefits for dependents: Maternity care for wife of insured and pediatric care for children up to 6 years of age provided under family allowance program (can be extended to 14 years of age).

Administrative Organization

Ministry of Labor and Social Security, general supervision.

Social Security Bank, administration of program through benefit councils.

Work Injury

First law: 1914.

Current law: 1989.

Type of program: Compulsory insurance with public carrier.

Coverage

Employed persons in private and public sectors.

Source of Funds

Insured person: None.

Employer: Whole cost, through contributions varying with risk (about 5%). For agricultural workers, assessments made according to land area employer has under cultivation.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 66-2/3% of earnings, payable after 4 day waiting period (but paid retroactively from day following accident).

Permanent Disability Benefits

Permanent disability pension: Payable according to degree of incapacity between 10-100%.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, medicines, and appliances.

Survivor Benefits

Survivor pension: 50% of earnings of insured. Payable to spouse or common-law wife.

Orphans: 20%-100% of earnings for dependent orphans under age 18 (no age limit if disabled).

Administrative Organization

Social Security Bank, administration of program.

Unemployment

First laws: 1944 (meatpacking industry) and 1945 (wool and hide industry).

Current law: 1981.

Type of program: Social insurance system.

Coverage

Employees in industry and commerce.

Exclusions: Bank employees, agricultural workers and domestics.

Source of Funds

Insured person: See pension contributions above.

Employer: Same.

Government: No specified amount.

Qualifying Conditions

Unemployment benefits: During 12 months prior to unemployment, worker must have 6 months (salaried employees) or 150 days (wage earners) of work or 6 times minimum wage (for those paid at irregular intervals). 12 months must elapse between benefit periods. Unemployment not due to voluntary leaving, direct participation in strike, or dismissal for disciplinary reasons. Not in receipt of other specified income.

Unemployment Benefits

Unemployment benefit: 50% of average earnings. Spouse's supplement: 20% of benefit; also payable to children under age 21 and to dependent parents. Payable up to 120 days. Minimum, 50% of national minimum wage; maximum, 8 times national minimum wage.

Administrative Organization

Ministry of Labor and Social Security, general supervision.

Social Security Bank, administration of program through benefit councils.

Family Allowances

First law: 1943.

Current law: 1980.

Type of program: Social insurance system.

Coverage

Employed persons, domestic workers, social insurance beneficiaries, persons in receipt of unemployment benefits, and pensioners.
Special system for public employees.

Source of Funds

Insured person: See pension contributions above.

Employer: Same.

Government: No specified amount.

Qualifying Conditions

Family allowances: Child must be under age 14 (18 if student, no limit if disabled).

Maternity allowance: Woman is employed.

Family Allowance Benefits

Family allowances: Not less than 8% of the monthly minimum wage. Disabled persons receive double benefit.

Maternity allowance: Medical assistance during pregnancy and childbirth payable during 6 weeks before and 6 weeks after confinement and medical care for children up to age 6. Treatment of congenital deformities.

Administrative Organization

Ministry of Labor and Social Security, general supervision.

Social Security Bank, administration of program through benefit councils.

Contact—Alexander Estrin—202-282-7116

Old-Age, Disability, Death

First and current law: 1986 (implemented August 1, 1987).

Type of program: Provident fund system (lump-sum benefits only).

Exchange rate: U.S.\$1.00 equals 113 vatu.

Coverage

Employees over age 14 in regular employment, with the following exceptions: 1) Persons covered under employer-provided retirement programs if approved by the Board of the Provident Fund, and 2) employees earning less than 3,000 vatu a month. Also exempt are temporary workers in agriculture and forestry.

Ministers and members of religious organizations may pay into the program on a voluntary basis.

Source of Funds

Insured person: 3% of earnings.

Employer: 3% of payroll.

Government: None.

Qualifying Conditions

Old-age benefit: Age 55; or permanent departure from the country.

Disability benefit: Permanently incapable of employment of any kind due to physical or mental impairment.

Survivor benefit: Death of insured worker prior to retirement.

Old-Age Benefits

Old-age benefit: Lump sum equal to total employee and employer contributions, plus at least 3% compound interest.

Permanent Disability Benefits

Disability benefit: Lump sum equal to total employee and employer contributions, plus at least 3% compound interest.

Survivor Benefits

Survivor benefit: Lump sum equal to total employee and employer contributions, plus at least 3% compound interest. Also, special death benefit in addition to above.

Administrative Organization

Ministry of Home Affairs, general supervision.

Ministry of Finance and the Reserve Bank of Vanuatu, policy guidelines.

Provident Fund Board, administration of program.

Contact—Concepción McNeace—202-282-7270

Old Age, Disability, Death

First law: 1940.

Current law: 1966.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 50.3 Bolivars.

(1990 labor code established supplementary pension funds financed by employer only.)

Coverage

Employees in private and public employment.

(Members of production and service cooperatives, domestic workers, and taxi drivers covered by special regulations.)

Exclusions: Temporary and casual workers, self-employed, and homeworkers.

Special systems for members of armed forces and public employees.

Coverage for private employees being extended gradually to additional regions.

Source of Funds

Insured person: 4% of earnings.

Employer: 9%, 10%, or 11% of payroll depending on level of risk under sickness and medical insurance.

Government: At least 1.5% of total taxable earnings, covering cost of administration (in addition to employer contribution for public employees).

Maximum earnings for contribution and benefit purposes: 15,000 bolivars a month.

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women); lower ages for unhealthy and arduous occupations. 750 weeks of contribution (reduced to minimum of 250 weeks for older workers in newly covered regions).

Retirement unnecessary. Payable abroad.

Disability pension: Permanent or prolonged loss of over 2/3 of working capacity. 250 weeks of contribution (reduced by 20 contributions for each year under age 35), including 100 weeks in last 3 years.

No qualifying period if disability caused by accident while covered.

Survivor pension: Deceased met pension requirements or was pensioner at death. No qualifying period if death due to accident while covered.

Old-Age Benefits

Old-age pension: 2,000 bolivars a month, plus 30% of average earnings during last 5 or 10 years (whichever is higher).

Increment of 1% of earnings for each 50 weeks of contribution beyond 750 weeks.

Minimum pension: 40% of earnings, but not less than 2,000 bolivars a month.

Increment for deferral of pension: 5% of pension per year deferred after pensionable age.

Old-age settlement: 10% of total covered earnings if ineligible for pension but at least 100 weeks of contribution during last 4 years.

Occasional adjustments of benefits for changes in prices and wages.

Permanent Disability Benefits

Disability pension: 2,000 bolivars a month, plus 30% of average earnings, payable after 6 months of disability. Increment of 1% of earnings for each 50 weeks of contribution beyond 750 weeks.

Minimum pension: 40% of earnings, but not less than 2,000 bolivars a month.

Constant-attendance supplement: Up to 50% of pension.

Partial disability: Percent of full pension proportionate to degree of disability, if disability results from nonoccupational accident.

Disability settlement: 10% of total covered earnings if ineligible for pension but at least 100 weeks of contribution during last 4 years.

Adjustment: Occasional adjustments of benefits for changes in prices and wages.

Survivor Benefits

Survivor pension: 40% of pension paid or accrued to insured, payable to widow age 45 or caring for child. Other widows receive lump sum of 2 years' widow's pension. Also payable to dependent aged or disabled widower.

Orphans: 20% of pension of insured for each orphan under age 14 (18 if student, no limit if disabled). Full orphan: First receives 40% of pension; others, 20%.

Maximum survivor benefits: 100% of pension of insured.

Survivor settlement: Amount equal to 10% of total covered earnings of deceased. Payable to above survivors, if qualifying period for pension not met but at least 100 weeks of contribution during last 4 years; or to brothers, sisters, and parents, in absence of any of above survivors.

Funeral grant: 5,000 bolivars.

Adjustment: Occasional adjustments of benefits for changes in prices and wages.

Administrative Organization

Ministry of Labor, general supervision.

Venezuelan Social Insurance Institute, administration of program; managed by tripartite board and director-general.

Sickness and Maternity

First law: 1940.

Current law: 1966.

Type of program: Social insurance system. Cash and medical benefits.

Coverage

All employees in private and public employment. (Members of production and service cooperatives, domestic workers, and taxi drivers covered by special regulations.) Pensioners also covered for medical benefits.

Exclusions: Temporary and casual workers, self-employed, homeworkers and housewives.

Special systems for public employees and teachers.

Coverage being extended gradually to additional regions.

Source of Funds

Insured person: 2% of earnings.

Employer: 5.25% of payroll.

Government: See pension contribution above.

Above contributions also finance work-injury benefits.

Qualifying Conditions

Cash and medical benefits: Current coverage.

Sickness and Maternity Benefits

Sickness benefit: 66-2/3% of earnings. (Reduced by 50% when patient is hospitalized.)

Payable after 3-day waiting period for up to 52 weeks (may be extended under certain conditions).

Maternity benefit: 66-2/3% of earnings, payable for up to 6 weeks before and 6 weeks after confinement.

Workers' Medical Benefits

Medical benefits: Free medical services ordinarily provided directly to patients by medical facilities of Social Security Institute, up to maximum of 52 weeks; may be extended for another 52 weeks for convalescent care.

Includes general and specialist care, hospitalization, laboratory services, medicines, dental care, maternity care, appliances, and transportation.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured person.

Maximum duration of medical benefits for dependents of pensioners: 26 weeks.

Survivors of pensioners are entitled to medical service benefits up to 52 weeks.

Administrative Organization

Ministry of Labor, general supervision.

Venezuelan Social Insurance Institute, administration of program.

Institute operates own clinics and hospitals and has other facilities under contract.

Work Injury

First law: 1923.

Current law: 1966. (1947 labor law provisions regarding employer liability still apply in regions not yet under social insurance.)

Type of program: Social insurance system.

Coverage

All employees in private and public employment. (Members of production and service cooperatives, domestic workers, and taxi drivers covered by special regulations.)

Exclusions: Temporary and casual workers, self-employed, homeworkers and housewives.

Coverage for cash benefits for public employees nationwide; coverage for private employees being extended gradually to additional regions.

Source of Funds

Insured person: See sickness and maternity contributions above.

Employer: Same.

Government: Same.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 66-2/3% of earnings. Payable after 3-day waiting period for up to 52 weeks.

Permanent Disability Benefits

Permanent disability pension: 66-2/3% of earnings, if totally disabled.

Constant-attendance supplement: Up to 50% of pension.

Partial disability: Percent of full pension proportionate to degree of disability, if 25% to 66% disabled; lump sum of 3 years' pension for 6% to 24% disability.

Workers' Medical Benefits

Medical benefits: Free general and specialist care, hospitalization, medicines, laboratory services, appliances, and rehabilitation services.

Survivor Benefits

Survivor pension: 40% of total disability pension of insured, payable to widow age 45 or caring for child. Other widows receive lump sum of 2 years' widow's pension. Also payable to dependent aged or disabled widower.

Orphans: 20% of pension of insured for each orphan under age 14 (18 if student, no limit if disabled). Full orphan: First receives 40% of pension; others, 20%.

Survivor settlement: Amount equal to 10% of total covered earnings of deceased. Payable to above survivors, if qualifying period for pension not met but at least 100 weeks of contribution during last 4 years; or to brothers, sisters, and parents, in absence of any of above survivors.

Funeral grant: 5,000 bolivars.

Administrative Organization

Ministry of Labor, general supervision.

Venezuelan Social Insurance Institute, administration of contributions and benefits.

Institute provides medical benefits through its own clinics and hospitals.

Unemployment

Current law: 1989.

Type of program: Compulsory insurance system.

(Labor laws provide for separation pay by employer for dismissal without due notice, for unjustified dismissal, or retirement for justified cause.)

Coverage

Employees in private and public employment.

Exclusions: Temporary and casual workers, homeworkers and domestics.

Source of Funds

Insured: 0.25% of earnings.

Employer: 0.85% of payroll.

Government: None.

Maximum earnings for contribution and benefit purposes: 15,000 bolivars a month.

Above contributions also help finance health insurance for unemployed.

Qualifying Conditions

Unemployment benefit: Contributions for 52 weeks during 24 months preceding date of termination of employment.

Available for training or suitable employment.

Unemployment Benefits

Unemployment benefit: 50% of average weekly salary. Maximum monthly payment is 7,500 bolivars. Paid for up to 13 weeks after waiting period of 1 month after loss of employment; can be extended to 26 weeks. Unemployed persons are entitled to training and guidance services.

Workers' Medical Benefits

Medical benefits for insured workers: Unemployed and family members are covered for health insurance for 26 weeks.

Administrative Organization

Ministry of Labor, general supervision.

Employment services.

Venezuelan Social Insurance Institute.

Family Allowances

(Marriage grant provided under old-age, disability and survivors program: Lump sum 7,000 bolivars. Requires 100 weekly contributions paid in last 3 years before marriage.)

Contact—Alexander Estrin—202-282-7116.

Old Age, Disability, Death

First and current law: 1972.

Type of program: Provident fund system.

Exchange rate: U.S.\$1.00 equals 2.26 tala.

Coverage

Employed persons.

Source of Funds

Insured person: 5% of earnings.

Employer: 5% of payroll.

Government: None.

Qualifying Conditions

Old-age pension: Age 55 and retirement from covered employment.

Disability pension: Incapacity for work in covered employment.

Survivor pension: Death of insured.

Old-Age Benefits

Old-age pension: Monthly pension calculated actuarially, based on total employee and employer contributions, plus interest; or insured may elect to receive monthly pension based on 75% of total contributions, plus interest, with remainder paid as lump sum.

Lump sum if total employee and employer contributions less than 6,000 tala.

Permanent Disability Benefits

Disability pension: Monthly pension based on total employee and employer contributions, plus interest; or insured may elect to receive monthly pension based on 75% of total contributions, plus interest, with remainder paid as lump sum.

Lump sum if total employee and employer contributions less than 6,000 tala.

Survivor Benefits

Survivor pension: 50% of pension of insured.

Death benefit: Lump sum of 2,500 tala.

Administrative Organization

National Provident Fund, general supervision.

Managed by tripartite board.

Sickness and Maternity

(Some medical services available free to population in government health centers. Other hospital and medical services payable under the work-injury program.)

Work Injury

First law: 1960.

Current law: 1978.

Type of program: Compulsory insurance with private carrier.

Coverage

Employed persons and road accident victims.

Source of Funds

Insured person: None (but 0.05 tala per gallon tax on motor fuel to finance cost of benefits for victims of motor vehicle accidents).

Employer: 1% of payroll.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 60% of earnings, payable up to 4 years after 5-day waiting period. Covers motor injuries.

Maximum and minimum benefits, 100 tala and 24 tala a week, respectively.

Permanent Disability Benefits

Permanent disability : Lump sum of up to 4,000 tala, according to degree of incapacity.

Workers' Medical Benefits

Medical benefits: Reasonable medical expenses; reasonable costs of artificial aids and rehabilitation. Covers motor vehicle injuries.

Survivor Benefits

Survivor grant: Lump sum of up to 208 weeks' gross earnings or 20,000 tala, whichever is less.

Funeral grant: Up to 1,000 tala.

Covers death by motor vehicle accident.

Administrative Organization

Accident Compensation Board, administration of law.

Labor Department, general supervision.

Contact—Concepción McNeace—202-282-7270

Old Age, Disability, Death

Contact—Leif Haanes-Olsen—202-282-7284

First and current law: 1987 (implemented November 1, 1988).

Type of program: Provident fund system.

Exchange rate: U.S.\$1.00 equals 12.00 rials.

Coverage

All employees (nationals and foreigners), including Yemeni workers abroad.

Exclusions: Casual workers, agricultural workers, domestics, seamen and fishermen.

Source of Funds

Insured person: 6% of earnings.

Employer: 9% of payroll.

Government: None.

Qualifying Conditions

Old-age benefit: Age 60 (men), 55 (women) with at least 180 months of insurance; early retirement, age 45 with 240 months of contribution, pension reduced 5%-10%.

Disability benefit: Permanently incapable of employment.

Survivor benefit: Death of insured worker prior to retirement.

Old-Age Benefits

Old-age pension: 2.5% of average earnings during final 2 years of employment, multiplied by number of years of contributory service.

Permanent Disability Benefits

Disability pension: 40% of average wage earned during final 2 years of employment, or the amount of old-age pension to which the insured would be entitled.

Survivor Benefits

Survivor benefit: Same computation method as under "disability benefit," divided in equal proportions among the beneficiaries.

Administrative Organization

General Corporation for Social Security, administration of program.

Sickness and Maternity

New health insurance program—Expected date of implementation: January 1, 1992. Specific information not available.

Work Injury

First and current law: Effective April 10, 1991.

Type of program: Social insurance system.

Coverage

Government employees; public and mixed sector employees.

Source of Funds

Insured person: None.

Employer: 1% of basic salary.

Government: None.

Old Age, Disability, Death

First law: 1922 (effective in 1937).

Current laws: 1983 Federal law, supplemented by separate laws of 6 Republics and 2 Autonomous Regions.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 10.3 dinars.

Coverage

Employed persons in industry, commerce, and agriculture; public employees; and members of handicraft and fishery cooperatives. Special systems for various categories of self-employed workers including craftsmen, liberal professions, artists, and farmers.

Source of Funds

Insured person: Whole cost, at contribution rates varying among Republics and Autonomous Regions, subject to statutory maximum (average about 23% of payroll). Employer reimburses employee for part of contribution--generally 65% of the total.

Employer: See Insured Person.

Government: Subsidy to underdeveloped districts.

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women) and 20 years of insurance.

Payable at any age after 40 years of insurance (men) or 35 (women); at age 65 (men) or 60 (women) after 15 years; and at age 55 (men) and 50 (women) after 35 years of insurance (men) or 30 (women).

Lower requirements for arduous or unhealthy work.

Retirement from insured employment.

Payable abroad if reciprocal agreement.

Disability pension: Incapacity for all work (total disability) or greatly reduced capacity for regular or equivalent work (partial disability).

Coverage for at least 1/3 of years after age 20. (Also at least 40 months' coverage out of last 60, or 80 out of last 120.)

Minimum of 1 year of coverage in all cases.

Survivor pension: Deceased was pensioner; or had 5 years of insurance with 3.3 years in last 5 years; 10 years with 5 in last 10 years; or total of 20 years.

Old-Age Benefits

Old-age pension (Federal minimum): 35% (men) or 40% (women) of average earnings during last 10 years or 10 highest paid consecutive years in insured employment.

(Past earnings revalued for changes in average wages in each Republic or Autonomous Region.)

Increment of 2% (men) or 2% to 3% (women) of earnings for each year of insurance beyond 15 years.

Maximum pension: 85% of base earnings as set by insurance association.

Adjustment: Periodic adjustment of pensions for changes in cost of living and minimum wage level.

Permanent Disability Benefits

Disability pension (Federal minimum): Same as old-age pension, except that pensions of workers under age 55 (men) or 50 (women)

increased by 10% to 30% of earnings according to years of coverage. If disability before age 60 (men) or 55 (women) and less than 20 years' coverage, minimum pension is 45% (men) or 55% (women).

Constant-attendance allowance provided where necessary.

Partial disability: 80% of earnings, or 90% if coverage for at least 3/4 of years since age 20.

Adjustment: Periodic adjustment of pensions for changes in cost of living and minimum wage level.

Survivor Benefits

Survivor pension: (Federal minimum): 1 survivor, 70% of pension paid or accrued to insured; 2 survivors, 80%; 3 survivors, 90%; 4 or more survivors, 100%.

Eligible survivors: Widow age 45 or widower age 60, disabled, or caring for child under age 15 (26 if student, no limit if disabled); dependent mother age 45 and father age 60, or disabled; dependent grandchildren, brothers, sisters.

Funeral grant: Burial expenses, plus 1 month's earnings or pension.

Adjustment: Periodic adjustment of benefits for changes in cost of living and minimum wage level.

Administrative Organization

Union of Pension and Disability Associations, general coordination of pension program.

Self-governing associations for pensions and disability in Republics and Autonomous Regions administer programs at the local level.

Sickness and Maternity

First law: 1922.

Current laws: 1969; 1971 Federal law supplemented by separate laws in 6 Republics and 2 Autonomous Regions.

Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employed persons in industry, commerce, and agriculture; public employees; members of handicraft and fishery cooperatives; students; certain liberal professions; and artists. Pensioners also covered for medical benefits.

Special system for self-employed farmers.

Source of Funds

Insured person: Rate set by local health insurance association; averages about 8.7% of wages.

Employer: Varying percentage of payroll to cover basic requirements including work accidents and occupational illness (varies with risk factor). Private employers pay whole premium for their workers.

Government: Subsidy to underdeveloped districts.

Above contributions also finance work-injury benefits.

(Regional pension and disability association and employment associations pay contributions for health coverage of their beneficiaries.)

Qualifying Conditions

Cash and medical benefits: No minimum qualifying period. Larger cash benefits payable, however, if following conditions met during last 2 years:

Sickness benefit: 9 continuous or 18 total months of insurance.

Maternity benefit: 6 continuous or 12 total months of insurance.

Sickness and Maternity Benefits

Sickness benefit: Rate set by local health insurance association; minimum, 60% of net earnings.

Employer pays for first 30 days.

Payable from 1st day of incapacity until recovery or award of disability pension.

Maternity benefit: 100% of earnings if qualifying period met.

Payable for up to 105 days.

Maternity grant: Amount determined by health insurance association.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients through facilities of governmental health service, on basis of contracts with local health insurance associations.

Medical care provided for a small user fee which varies according to region.

Public assistance available for prolonged illness.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured person.

Wife or other female dependent of insured person also receives maternity benefits on same basis as insured woman.

Administrative Organization

Union of Health Insurance Associations, general supervision and coordination of health insurance programs.

Community associations established on regional basis with minimum of 150,000 workers. Delegates, elected by users and providers, determine services and fees.

Minimum level of medical services established by Federal law.

Employers must provide cash benefits during first 30 days, deducting cost from contributions due.

Work Injury

First law: 1922.

Current laws: Same as those above which apply to disability and sickness.

Type of program: Social insurance system.

Coverage

Employed persons in industry, commerce, and agriculture; public employees; and members of handicraft and fishery cooperatives. (Part-time workers also covered under this program.)

Source of Funds

Insured person: None.

Employer: See sickness contributions above.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings, according to wage class. Payable from 1st day of incapacity until recovery or award of permanent disability pension.

Permanent Disability Benefits

Permanent disability pension: Up to 85% of base earnings according to same schedule as for old-age pension.

Workers' Medical Benefits

Medical benefits: Provided under sickness insurance.

Survivor Benefits

Survivor pension: 1 survivor, 70% of pension paid or accrued to insured; 2 survivors, 80%; 3 survivors, 90%; 4 or more survivors, 100%.

Eligible survivors in addition to spouse and children: Grandchildren, brothers, sisters, dependent aged parents.

Funeral grant: Burial expenses, plus 1 month's earnings or pension.

Administrative Organization

Union of Pension and Disability Associations, coordination and administration of short-term cash benefits.

Unemployment

First law: 1927.

Current laws: 1972 Federal law, supplemented by separate laws in 6 Republics and 2 Autonomous Regions.

Type of program: Unemployment assistance.

Coverage

Employed persons in industry, commerce, and agriculture; public employees; and members of handicraft and fishery cooperatives.

Source of Funds

Insured person: Rate varies according to Republic or Autonomous Region.

Employer: None.

Government: None.

Qualifying Conditions

Unemployment benefits: Employment throughout past 12 months, or during 18 months in last 2 years.

Total income from employment of claimant's household not in excess of specified monthly amount.

Ability to work, registration, and regular reporting at employment office.

Unemployment not due to voluntary leaving, discharge for misconduct, or unjustified refusal of suitable offer.

Unemployment Benefits

Unemployment benefit (after income test): 50% of average earnings in last 3 months.

Payable for up to 6 months. Extended up to 6-18 months for workers with 50-120 months of prior employment; maximum duration varies according to region.

Administrative Organization

Council of Republic and regional committees, coordination and administration of program at national level.

Local employment offices, receipt and payment of claims and operation of employment service; managed by representatives and trade unions' people's councils.

Family Allowances

First law: 1949.

Current laws: 1972 Federal law supplemented by separate laws in 6 Republics and 2 Autonomous Regions.

Type of program: Employment-related system.

Coverage

Employees, members of some liberal professions, artists, social insurance beneficiaries, and nonworking single mothers with 1 or more children and limited income.

Source of Funds

Insured person: Rate varies according to locality; maximum set at Republic or Autonomous Region level.

Employer: None, except private employers pay whole contribution for their workers.

Government: None, except contribution for needy agricultural workers in 1 region.

Qualifying Conditions

Family allowances: Child must be under age 15 (26 if student, no limit if disabled).

Taxable income of household must be below specified monthly amount (adjusted periodically for cost-of-living changes).

12 months of coverage also required by most laws.

Family Allowance Benefits

Family allowances: Rates set by individual associations in Republics and Autonomous Regions, according to number of children in family and income test.

Adjustment: Allowances adjusted periodically for cost-of-living changes.

Administrative Organization

National Committee, general coordination of regional funds and associations.

Self-governing regional associations organized for administration of programs on level of Republic or Autonomous Region.

Contact—Joseph Simanis—202-282-7265

Old Age, Disability, Death

First law: 1956.

Current law: 1961. (New Social Security Code enacted in 1988 not yet in effect.)

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 1,360 zaires.

Coverage

Employed persons, including domestic workers, casual workers, and sailors.

Special system for public employees.

Voluntary coverage for nonemployed persons if at least 5 years of covered employment and requested within 6 months after cessation of paid employment.

Source of Funds

Insured person: 3% of earnings.

Employer: 3.5% of payroll.

Government: Annual subsidy up to amount fixed by decree.

Maximum earnings for contribution purposes: 100,000 zaires a month.

Voluntarily insured: 6.5% of most recent 6 months' covered earnings, according to 3 wage categories.

Qualifying Conditions

Old-age pension: Age 62 (men) and 60 (women), or 55 if prematurely aged. 60 months of insurance in last 10 years. Retirement from paid employment. Payable abroad under reciprocal agreement.

Disability pension: Loss of 2/3 of earning capacity. 36 months of insurance in last 5 years. (No minimum qualifying period if nonoccupational accident.)

Survivor pension: Deceased met pension requirements or was pensioner at death.

Old-Age Benefits

Old-age pension: Annual benefit of 1/60 of average monthly covered earnings times months of insurance.

Minimum pension: 50% of legal minimum wage.

Old-age settlement: Lump sum equal to 10 times annual pension, based on years of insurance completed (not less than 50% of minimum pension), payable to retired workers from age 58 if ineligible for pension.

Adjustment: Pensions adjusted to wage index.

Permanent Disability Benefits

Disability pension: Annual benefit of 1/60 of average monthly covered earnings times months of insurance.

Minimum pension: 50% of legal minimum wage.

Adjustment: Pensions adjusted to wage index.

Survivor Benefits

Survivor pension: 40% of pension of insured to widow age 50 or disabled. Also payable to dependent disabled widower.

Widow's grant (if ineligible for pension): Lump sum equal to 12 months' pension of deceased.

Orphans: Lump sum equal to 25% of widow's grant for each orphan under age 16 (25 if student, no limit if disabled), or 50% for each full orphan. Maximum, 100% of widow's grant.

Adjustment: Pensions adjusted to wage index.

Administrative Organization

Ministry of Labor and Social Security, general supervision.

National Social Security Institute, administration of program through regional offices; managed by tripartite board and director-general.

Sickness and Maternity

Labor code requires employers to pay 2/3 of wages plus family allowances to their workers during sickness and 14 weeks of maternity leave, and provide medical care for workers and their dependents.

(Medical care available in government hospitals and dispensaries to old-age and disability pensioners and their dependents.)

Work Injury

First law: 1949.

Current law: 1961.

Type of program: Social insurance system.

Coverage

Employed persons, including domestic and casual workers, sailors, apprentices, and students in vocational and craft schools.

Source of Funds

Insured person: None.

Employer: 1% of payroll (may be increased for higher risk).

Government: None.

Maximum earnings for contribution purposes: 100,000 zaires a month.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 66-2/3% of average daily earnings during the 3 months preceding injury, plus family allowances where applicable, if at least 60% disabled. Benefits reduced during hospitalization if no dependents.

Payable from day after injury or onset of occupational illness until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: 85% of average monthly earnings during the 3 months preceding injury, if totally disabled.

Constant-attendance supplement: 50% of pension.

Partial disability: Percent of full pension corresponding to degree of incapacity (paid as a lump sum equal to 3 times annual pension if incapacity less than 15%).

Workers' Medical Benefits

Medical benefits: Medical, dental, surgical, and hospital care; X-rays; laboratory services; pharmaceuticals; appliances; and transportation.

Survivor Benefits

Survivor pension: 20% of earnings of insured payable to widow at any age. Also payable to dependent disabled widower. (Lump sum equal to 12 months' pension payable to widow or widower who remarries.)

Orphans: 15% of earnings for each orphan under age 16 (25 if student, no limit if disabled).

Maximum survivor pensions: 100% of total disability pension of insured.

Funeral grant: Lump sum equal to 90 days' legal minimum wage.

Administrative Organization

Ministry of Labor and Social Security, general supervision.

National Social Security Institute, administration of contributions and benefits.

Family Allowances

First law: 1951.

Current law: 1961.

Type of program: Employment-related system.

Coverage

Employed persons and social insurance beneficiaries with 1 or more children.

Special system for public employees.

Source of Funds

Insured person: None.

Employer: 16.7% of payroll.

Government: None.

Maximum earnings for contribution purposes: 1,869 zaires a month.

Qualifying Conditions

Family allowances: Child must be under age 16 (25 if student, no limit if disabled).

Family Allowance Benefits

Family allowances: Amount set by order of the President of the Republic as of March 1, 1991, 31,200 zaires a month (10% of legal minimum wage).

Administrative Organization

Ministry of Labor and Social Security, enforcement of law.

National Social Security Institute, administration of program for social insurance beneficiaries in the Shaba region.

In all other national territories, the employer must pay allowances to own employees.

Contact—Leif Haanes-Olsen—202-282-7284.

Old Age, Disability, Death

First law: 1965.

Current law: 1973.

Type of program: Provident fund system (lump-sum benefits with certain annuity options).

Exchange rate: U.S. \$1.00 equals 44 kwacha (K).

Coverage

Employed persons, including agricultural workers, domestic servants in urban areas, and apprentices.

Exclusions: Casual workers, self-employed, and workers in cooperatives.

Special system for public employees and domestic servants.

Voluntary affiliation for domestic servants in rural areas and others excluded from compulsory coverage.

Source of Funds

Insured person: 5% of earnings (lower rates if wages below K2.78 a day).

Employer: 5% of payroll (higher rates for low-wage earners).

Government: None.

Maximum earnings for contribution purposes: K3,000 a month.

Above contributions also finance maternity benefits and funeral grants.

Qualifying Conditions

Old-age benefit: Age 50 and retirement from regular employment (age 55 without retirement); 5 years earlier for those who joined Fund prior to April 1, 1973. Payable at any age to member emigrating permanently.

Disability benefit: Permanent incapacity for any work due to physical or mental disability.

Survivor benefit: Death of insured worker before benefit otherwise payable.

Old-Age Benefits

Old-age benefit: Lump sum equal to total employee and employer contributions, plus accrued interest (about 5% a year). May be paid as annuity or in installments at member's option.

Permanent Disability Benefits

Disability benefit: Lump sum equal to total employee and employer contributions, plus accrued interest (about 5% a year).

May be paid as annuity or in installments at member's option.

Survivor Benefits

Survivor benefit: Lump sum equal to total employee and employer contributions in deceased's account, plus accrued interest (about 5% a year). Payable to nominated spouse or other dependent relatives.

May be paid as annuity or in installments.

Funeral grant: K120 (in addition to above benefit), if at least 24 monthly contributions credited to deceased.

Administrative Organization

Ministry of Labor and Social Services, general supervision.

Zambia National Provident Fund, administration of program; managed by tripartite board and director.

3 regional offices and 23 district offices.

Sickness and Maternity

First and current law: 1973.

Type of program: Provident fund system. Maternity benefits only.

Coverage

Employed women.

Source of Funds

Insured person: See pension contributions above.

Employer: Same.

Government: Same.

Qualifying Conditions

Maternity benefit: 24 monthly contributions to Fund.

Sickness and Maternity Benefits

Maternity benefit: K100 for each birth (not deductible from member's account in Fund). Employers must grant up to 30 days of paid sick leave per year to employees, and up to 90 days for maternity leave.

Workers' Medical Benefits

Medical benefits: Free medical care available to all citizens in government hospitals, clinics, and rural health centers.

Administrative Organization

Ministry of Labor and Social Services, general supervision.

Zambia National Provident Fund, administration of program.

Work Injury

First law: 1929 (employer liability).

Current law: 1963 (compulsory insurance).

Type of program: Compulsory insurance with public carrier.

Coverage

Employed persons, including casual workers, teachers, domestic servants and apprentices.

Special system for public employees.

Source of Funds

Insured person: None.

Employer: Whole cost, through contributions fixed annually according to risk.

Government: None, except pays on behalf of all non-pensionable government employees.

Maximum earnings for contribution purposes: K10,000 a year.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of average monthly earnings up to K75, plus 80% of earnings between K76-K200, 50% of earnings from K201-K300, 40% of earnings from K301-K400, and 30% of earnings from K401-K600. Payable for up to 18 months (24 months in special cases).

Permanent Disability Benefits

Permanent disability pension: For total incapacity, 100% of average monthly earnings up to K40, plus 70% of earnings from K41-K100, 40% of earnings from K101-K200, 30% of earnings from K201-K300, 20% of earnings from K301-K400, and 10% of earnings from K401-K600.

Child supplement: 15% of pension for 1st, 5% for each other child under age 18, through the 8th child.

Partial disability: Percent of full pension proportionate to degree of disability (lump sum payable if less than 10% disabled).

Adjustment: Provision for periodic adjustment of pensions for cost-of-living changes.

Workers' Medical Benefits

Medical benefits: Medical, dental, nursing, and hospital care, up to K1,500; artificial limbs up to K500; and transportation.

Survivor Benefits

Survivor pension: 80% of disability pension of insured. Payable to widow or disabled widower.

Orphans: 15% of insured's pension for 1st, 5% for each other orphan under age 18 (older if full-time student); full orphans, 30% for 1st, 10% for each additional (maximum, 8 children).

Survivor benefit payable to other survivors (if no widow or orphans). Amount varies according to degree of dependence upon deceased.

Adjustment: Provision for periodic adjustment of pension for cost-of-living changes.

Funeral grant: Cost of burial; maximum, K50.

Administrative Organization

Ministry of Labor and Social Services, general supervision.

Workmen's Compensation Fund, administration of contributions and benefits; managed by board and commissioner.

Contact—Barbara Kritzer—202-282-7293

Sickness and Maternity

Exchange rate: U.S. \$1.00 equals 2.58 Zimbabwean dollars (Z\$).
Health care program for low paid workers. Covers about 75% of the population. Requires payment of nominal fees. Private hospitals and doctors are available in urban areas.
Maternity: 70% of pay for 45 days before and 45 days after delivery.

Work Injury

First and current law: Mid-to-late 1970's (exact date unknown).
Type of program: Employer liability/compulsory insurance with private carrier.

Coverage

Employed persons earning Z\$20,000 or less.
Exclusion: Domestic workers.

Source of Funds

Insured person: None.
Employer: Whole cost, through direct provision of benefits or insurance premiums.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of monthly earnings (up to Z\$1000) for first 30 days. Thereafter, periodic payments of up to 80% of monthly earnings. Payable from 1st day of incapacity.

Permanent Disability Benefits

Permanent disability pension: 80% of first Z\$300 of monthly earnings, 60% of next Z\$300, 50% of next Z\$400 (maximum pension for earnings up to Z\$1,333 is Z\$620 monthly).
 Proportionately reduced for less than full disability.
Children's supplement: One child, 12-1/2% of pension; 2 to 5 children, additional 5% of pension per child.
Partial disability: Lump sum payable if disability less than 30%.

Workers' Medical Benefits

Medical benefits: Medical charges, including transportation and drugs, up to maximum Z\$2,000.

Survivor Benefits

Survivor pension: 66 2/3% of earnings of insured's pension.
 Payable to dependent widow or widower.
Children's supplement payable until age 19 or self-supporting.
Funeral grant: Burial expenses up to Z\$800.

Administrative Organization

Ministry of Labour, Manpower Planning, and Social Welfare.

Contact—Barbara Kritzer—202-282-7293

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